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A Critical Study over the Constraints Faced By Subicsha Associated SHG Members in Kozhikode District

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Abstract: Women are a vital part of the Indian economy, both at the national and household levels. Indian women contribute a much larger share of their earnings to basic family maintenance with the result that women's earnings positively and immediately affect the incidence and the security of poverty. Self help groups are considered as the tool for poverty alleviation and women empowerment in the economy. A study was conducted in Kozhikode district of Kerala to examine the constraints faced by SHG members associated with SUBICSHA. Primary data collected by interviewing 120 SHG members. It was revealed that inefficient financial management of SHGs, weak financial status of SHG members, poorer wages from SUBICSHA and age related constraints were negatively influenced the SHG members.
Keywords: ***Self help groups, SUBICSHA, socio economic constraints, women empowerment***

SUBICSHA (Special project for Sustainable Business Development of Innovative Coconut Based Micro-Enterprises for Holistic Growth and Poverty Alleviation), an innovative coconut based value added products venture, was developed jointly by Perambra block panchayath and Indian institute of management, Kozhikode, with basic intention of providing employment opportunities to the members of 522 SHGs/ kudumbasree in Perambra block panchayath. The project proposal envisage development of micro enterprises that could be effectively managed by women self help groups / kudumbasree from BPL families active in the project area. All these micro enterprises are limited to dependence on coconut, the most abundant resource available in the area. The project aimed to attain the novel objectives of poverty alleviation, women empowerment, social development and farmer friendliness. The innovative coconut based products were around 40, out of which 30 numbers were developed and marketed. This study focused on understanding the constraints faced by SHG members associated with SUBICSHA.

Singh (2012) studied the entrepreneurship and empowerment challenges of women groups. Study revealed that problem of scarcity of raw material, finance, stiff competition, family ties, male domination, lack of education, low risk bearing ability, limited mobility were the major problems stumbled on entrepreneurial development of women folks.

Muralidharan and Deepthi (2013) stated that SUBICSHA was a company endorsed by Perambra block panchayath for women self help groups for instigating the production of neera and its downstream products on preliminary scale.

Prakash and Ruhela (2015) assessed the feasibility factors of SHGs for women entrepreneurship. Findings of the study revealed that lack of self confidence, lack of interest of members, lack of education, non-repayment of loans, irregularities in savings and borrowings and lack of marketing abilities among member were some issues faced by self help groups.

I. MATERIALS AND METHODS

The study is based on primary data. Data on constraints faced by self help group members associated with SUBICSHA were collected from 120 SHG members. The respondents were categorized into three groups based on the income generation from SHG activities. Different constraints were listed into three different categories for SHG members based on the suggestion of extension specialists. Garrets ranking technique was used to assess the constraints. Three groups of constraints faced by SHG members were categorized as constraints related to the participation of SHG members in regular activities, constraints related to participation in SUBICSHA activities and socio economic constraints faced by the members. The respondents (SHG members) were asked to rank these constraints. These ranks were converted to percent position by using the formula.

$$\text{Percent position} = 100\ X\ \frac{Rij - 0.5}{Nj}$$

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R_{ij} = Rank given for i^{th} factor by j^{th} individual

N_j = No. of factors ranked by the j^{th} individual (Garrett, 1969)

By referring the Garrett's table, the percentage position computed is converted into scores. Thus for each constraint, the scores of various respondents were added and the mean value was estimated. The mean scores obtained for each of the constraint were organized in descending order. The attribute with the highest mean value was observed as most important constraint.

II. RESULTS AND DISCUSSION

A. Constraints Related To Participation In Shg

The prime most problem observed by the first group and third group members were financial problems of SHG members. It was due to the financial setup of rural economy. Whereas the second group ranked impropriety of members in the SHG activities. The first group (high income generating SHG members) ranked improper financial management of SHGs and unawareness of schemes related to SHG activities in second and third position respectively. In the same context Group III (low income generating SHG members) members were also ranked inefficient financial management in second position and impropriety of members in third position. The second group (middle income generating SHG members) was ranked unawareness of scheme and financial problems in second and third position. From an altogether understanding inefficient financial management, unawareness of schemes and impropriety of activities were the threatening problems faced by SHG members. These results were in line with the study done by Vivek (2015) on constraints faced by SHG members in Kerala during 2015. It was reported that weak financial condition of SHG members and inefficient financial management of the organization was the crucial problem faced by SHGs.

Table 1. Problems related to participation in SHG.

Sl. No.	Constraints	Group I		Group II		Group III	
		Garrett's score	Rank	Garrett's score	Rank	Garrett's score	Rank
1	Un awareness of schemes	55	3	67	2	26	6
2	Impropriety of members	29	6	69	1	42	3
3	financial problems of SHG members	68	1	57	3	67	1
4	Improper financial management of SHGs	65	2	36	5	49	2
5	Lack of training	35	5	28	6	33	5
6	Lack of financial support from financial institutions	50	4	51	4	40	4

B. Constraints Related to Participation in SUBICSHA

The focus of study laid with the constraints faced by SHG members in relation with SUBICSHA activities. The crucial problem observed by the Group I members were the improper training and lack of advanced training in the particular field. Group II and III members were struggled with the wage constraints. The lower rate of wages stood as the major constraint for these two groups. Under employment or the under time of work placed as the second most problem for all the three groups. Since SUBICSHA was providing only four hour work for all the SHG members, it was not sufficient for the SHG members to achieve the most. The constrain autocracy of the officials were ranked only by Group II and III because, most of the Group I members were in the supervising category in the firm and they were the ordering authority who orders Group II and III members those who are in worker

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category. The observations like constraints regarding under time of work was in harmony with the result of Mohanasundaram (2015). He was studied marketing problems faced by coir industry in Tanjavur district of Tamilnadu. It was understood that, changes in market price and unavailability of raw materials decreased the efficiency of firm and subsequently it led to the unemployment conditions to the dependents.

Table 2. Constraints related to participation in SUBICSHA.

Sl. No.	Constraints	Group I		Group II		Group III	
		Garrett's score	Rank	Garrett's score	Rank	Garrett's score	Rank
1	Labour time problems	55	2	59	2	61	2
2	Lack of training	69	1	51	3	28	5
3	Wage related problems	51	3	68	1	69	1
4	Working place problems	34	4	34	4	34	4
5	Autocracy of authorities	-	-	28	5	52	3

C. Socio-Economic Constraints

Socio economic constraints would be the most interesting and enthusiastic area for a social science scientist. In prospects of the socio economic problems or constraints faced by the SHG members associated with SUBICSHA discussed in this section. The most predominant problem faced by high income generating group (Group I) was the problems in profit sharing of SHG activities. The improper participation of some members and inefficient financial management of SHGs led to improper profit sharing. For middle income generating SHG group members (Group II) and low income generating SHG group members (Group III) were ranked with lower benefits from SUBICSHA oriented SHG activities as the most prominent constraint. Unanimously all three groups were ranked age related socio economic constraint as second most constraint faced during the working period. The Group I, II and III were ranked lower benefits from SHG activities, lack of time for personnel works and financial problems of SHG members respectively in third rank. Lack of family support was only ranked by the Group III members, but same time all the members were ranked the lack of community support in this sector. This findings supported by the research work of Savitha *et al.* (2014) on problems faced by SHG members in Karnataka. Inefficient financial management, social immobility and restrictions from society made negative impact over the SHG activities.

Table 3. Socio economic constraints.

Sl. No.	Constraints	Group I		Group II		Group III	
		Garrett's score	Rank	Garrett's score	Rank	Garrett's score	Rank
1	Lack of family support	-	-	-	-	52	4
2	Lack of community support	48	4	36	6	49	5
3	Low benefits	56	3	69	1	72	1
4	Age related problems	59	2	63	2	61	2
5	Lack of time for personnel works	48	5	58	3	39	7
6	Profit sharing problems	70	1	49	4	42	6
7	Financial problems of members	38	6	48	5	59	3

III. CONCLUSION

From the study it was revealed that the SHG members associated with SUBICSHA were faced various constraints throughout the SHG activities in relation with SUBICSHA. The constraints like financial problems of SHG members, inefficient financial management, and unawareness of schemes relate to SHG activities and unseemliness of SHG members in SHG activities were predominant in relation with the constraints related to participation in SHG. In relation with constraints related to participation of SHG members in SUBICSHA activities, the constraints like lower wage problems, inefficient training provided by SUBICSHA and

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under time of employment was crucially influenced the SHG members. The socio economic constraints like lower benefit and profit sharing problems, constraints related to the age of SHG members and ineffective financial management of SHGs and other financial problems threatened the well being of SHG members associated with SUBICSHA.

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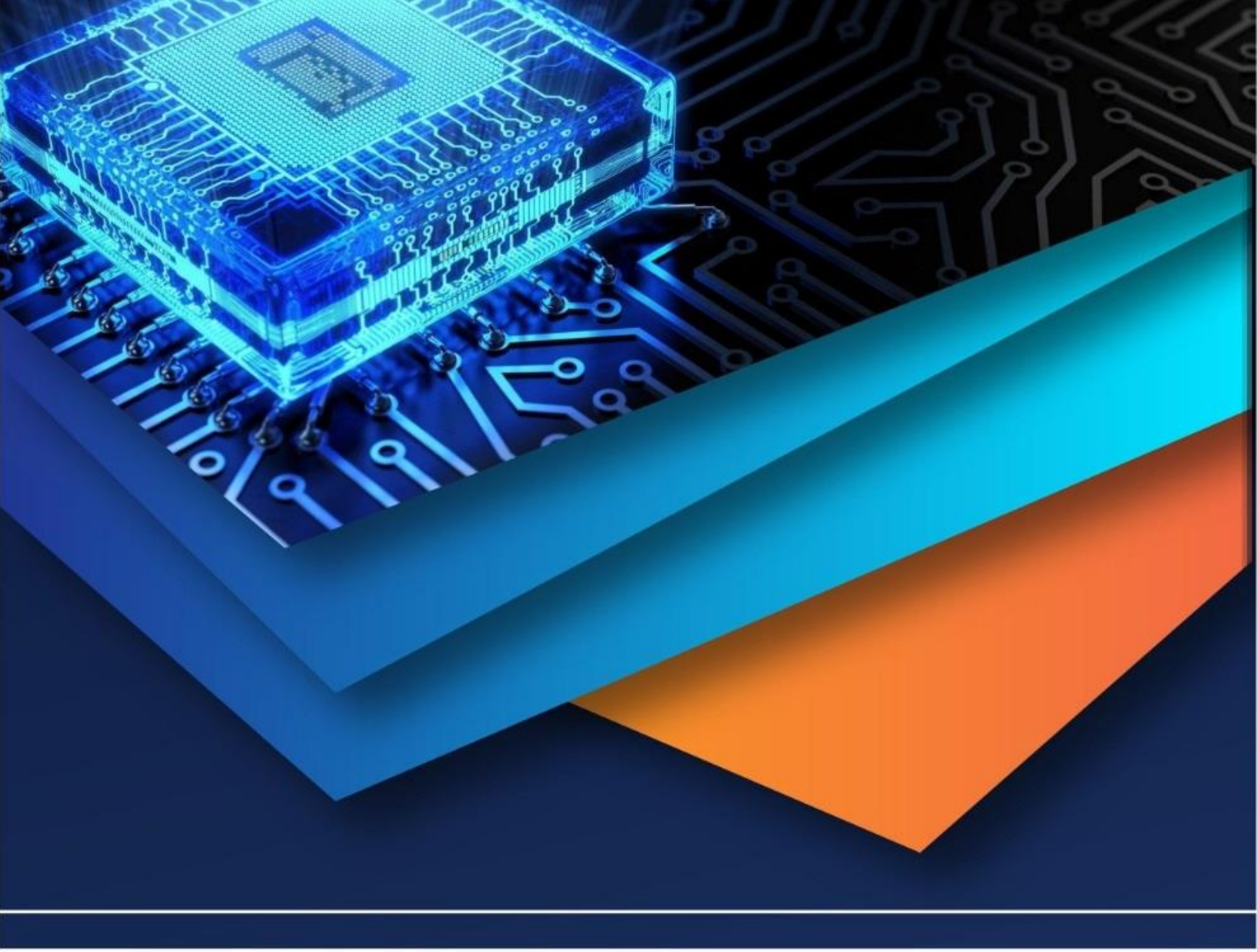

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