Cover Page

TO STUDY THE CHALLENGES & ROLE OF SELF-HELP GROUPS (SHG) IN THE SUSTAINABLE SOCIO-ECONOMIC DEVELOPMENT OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT OF RAJASTHAN.

Dissertation Submitted to

The IIHMR University, Jaipur

for the partial fulfillment for the award of the degree of
Master of Business Administration (MBA) in Rural Management
by

Mukesh Kumar

Under the Supervision and Guidance of

Professor Rahul Ghai
(Dean of SDS)

2021

Title Page

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DECLARATION BY STUDENT

I hereby declare that this dissertation titled "TO STUDY THE CHALLENGES & ROLE OF SELF-HELP GROUPS (SHG) IN THE SUSTAINABLE SOCIO-ECONOMIC DEVELOPMENT OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT OF RAJASTHAN" is the bonafide record of my original research work. I declare that it has not been submitted to any other university or institution for the award of any degree or diploma. Information derived from the published or unpublished work of others has been duly acknowledged in the text.

(Signature) मुकेश कुमार

Name of Student – Mukesh Kumar

Date: - 01-07-2021

Completion Certification

CERTIFICATE

This is to certify that Mukesh Kumar in partial fulfilment of the requirements for the award of the degree of MBA (Rural Management) from the IIHMR University, Jaipur has successfully completed his internship at Manjari foundation during March 22, 2021 to June 19, 2021.

MANJARI FOUNDATION UDAIPUR

P. Salvi

Place: Udaipur
Date: 02/07/2021

Preceptor/Head of the Organization
Name of the organization
Prabhu Lal Salvi
Manjari Foundation

Certificate from Faculty Guide and School Dean

CERTIFICATE

This is to certify that dissertation titled "TO STUDY THE CHALLENGES & ROLE OF SELF-HELP GROUPS (SHG) IN THE SUSTAINABLE SOCIO-ECONOMIC DEVELOPMENT OF RURAL WOMEN IN CHANDERIYA BLOCK OF CHITTORGARH DISTRICT OF RAJASTHAN" is a record of the research work undertaken by Mukesh Kumar in partial fulfilment of the requirements for the award of the degree of MBA (Rural Management) from the IIHMR University, Jaipur under my guidance and supervision and his/her approach to the research study has been sincere, scientific, and analytical.

Faculty Guide
IIHMR University, Jaipur

Date

School Dean
IIHMR University, Jaipur

Date

ACKNOWLEDGMENT

This report is result of my dissertation done in Manjari foundation, Chittorgarh over a period of 3 months. It was great chance for me to learn and improve my managerial skill as a young professional. I consider myself a lucky person to have to such as wonderful and support people by my slide who continuously guide me for my dissertation.

I respect and special thanks to Prabhu Lal Salvi, Team Leader & NRLM Core Trainer and Nagendra Goswami, project associate and Bhavana Bairagi, field coordinator and all other staff members of Manjari foundation who have continuously helped me to carry out my dissertation.

I would like to express my profound gratitude to my mentor professor Rahul Ghai dean of SDS for giving opportunity, constant guidance and support and all required directions towards the completing of this report.

My heartily thankful to all those who directly and indirectly support, and motivation provided for my dissertation. I perceive this opportunity provide by Manjari foundation and I will use new gain skill and knowledge and utilize those for my upcoming future as young provisional manager.

Mukesh Kumar

ABBREVIATIONS-

SHGs	Self-help groups
SEWA	Self-employed women’s association
NABARD	National bank for agriculture and rural developments
SGSY	Swarn Jayanti Swarojgar Yojana
NRLM	National rural livelihoods mission
SRLM	State Rural development mission
IRDP	Integrated rural development plan
MFI	Micro-finance institutions
VO	Village organisation
CLF	Cluster Level Forum
SC	Schedule caste
ST	Scheduled tribes
NGOs	Non-government organizations
SDS	School of development studies

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Abstract-

Background-

Gender inequality and poverty are the two major problems that are major reasons for women facing discrimination issues in their family as well in the community. The government has been trying to end gender-based discrimination but the socio-economic reality has not fully changed. It has been hard to end the gender-based discrimination due to the deep-rooted patriarchy system in our society. In India, the SHG movement as an initiative has led to positive changes in the social and economic upliftment of women. The main objectives of this study are to identify the challenges women members face in joining SHG and sustaining these institutions for leveraging financial services and market integration. The study seeks to assess the changes in socio-economic status and lives of rural women before and after joining SHG.

Methodology-

This study is based on interactions with 30 SHG women randomly selected from 10 different SHG groups in 5 villages (Munga Khera, Bhodiyana, Nagri, Ganeshpura and Putholi) of Chanderiya block of Chittorgarh district in Rajasthan. Those women were selected who have 2-3 year SHG experience, join regular weekly meetings, and have android mobile phone in their house so, they can fill questionnaire.

Results and Recommendations-

Study findings shows that after joining SHG there is a huge improvement in the socio-economic status of rural women. Now women have knowledge about rights, they are self-confident, able to speak in community and with men, able to go for outside work. Finance management, leadership coordination, and communication skills are developed. Women members are taking the decisions about household expenditure, political issues, and education of their children at their house. But still they are facing some issue with the high raw material cost, middleman commission, illiteracy, week finance management, lack of follow up after training, no strong market for hand made products, and lack of technical skill.

There is need for more government support, and training programs and policies that are made based on the locally available products, interest, and skills of SHG members. This needs to be complemented by sustained efforts in capacity building of these women members of SHGs.

Chapter-1

1.1 Introduction-

Gender equality and women empowerment are considered as the most primary requirements for the development of any nation. So, any nation could not be fully developed if half of its total population i.e., women are facing discrimination issues based on their gender in their family as well in the community. The government has been trying to end gender-based discrimination but the ground reality has not fully changed and now it becomes very hard to end the gender-based discrimination due to the deep-rooted patriarchy system in our society, mainly in rural areas. Therefore, rural women must work collectively in a group to enhance their capabilities and social-economic status in society. So, if rural women come together and work collectively in a group, they can change the existing scenario and able to uplift themselves collectively.

First-time, Self-help groups are formed in Bangladesh by Mohammed Yunus in 1975 with the help of Grameen banks, while he was experimenting with some innovative kind of interventions to provide financial support by providing micro-credit or small loans facilities at the bottom of the pyramid. The origin of SHG in India happened in 1970 with the formation of the Self-Employed Women's Association (SEWA). After this National bank for agriculture and rural development (NABARD) took some initial steps for identifying the alternate sources or methods to fulfill the gap of access to financial services by the rural poor. In 1991-92 NABARD take initiatives of the linkage of SHG groups with Banks to get the small loans and other micro-credit facilities. In 1999, the Indian government launched a scheme called Swarn Jayanti Gram Swarozgar Yojana (SGSY), to promote self-employment and capacity building of SHG groups. And then in 2011, the program evolved as the world's largest poverty alleviation program called National Rural Livelihood Mission (NRLM). SHG get the funding's from NRLM and SRLM schemes for the training and other capacity building programs.

Self-help groups are the small voluntary associations of local poor women, who belong to the same socio-economic background. Local women who are facing the same kind of socio-economic issue, come together and form a group. Members in each SHG group are only 10 to 20 because in a bigger group all members are not actively participating. Rural women are making these SHG groups solve their social & financial problems through self-help. These

SHG groups are run through mutual understanding and peer pressure. In SHG all the decisions are taken by members with mutual discussion, joint responsibilities, and collective leadership. SHG promote small saving in among the group by all the group members, and it kept in banks as a common fund with the name of SHG group, So, they can get small loans with a minimum interest rate from Banks without any collateral.

In India, several poverty alleviation programs are launched after independence such as Integrated Rural Development Plan (IRDP), with the primary objective of social and economic development and political upliftment of rural poor people. But due to lack of access to credit-facilities and lack of knowledge about finance collateral- free loans, branch distance, and the opening of bank accounts, people are not able to start their micro-enterprises at household or community level or other income-generating activities. According to the report of Dr. C. Rangarajan Committee on 'Financial Inclusion in the Country' there are 3 major reasons for the lack of access to credit facilities, which was-

1. Inability to provide collateral security for the loan,
2. Poor credit absorption capacity in rural people,
3. Weak community network.

But after the Self-Help Group scheme, which was most accepted by the rural poor people and popular across the country because members of the groups are from similar socio-economic backgrounds and mitigate similar kinds of issues. Un-utilized or underutilized resources of the community are also effectively mobilized under different SHG-interventions for the income-generating activities. SHG approach in the rural area increases the social and economic status of women. Social development is done by collective-work, build their self-confidence, awareness, & leadership for combating practices like- dowry, alcoholism, open defecation, increase gender equality, and they can raise their voice in Gram Sabha. Economic development is done by offering access to micro-credit facilities without collateral, and their bank linkage for the small saving, and by getting self-employment they are financially independent and able to make decisions for the overall household expenses.

Therefore, this study is focused on the SHG background, challenges faced by SHG women, and the role of SHG groups in empowering the rural women socio-economic status in society.

Chapter-2

2.1 Review of literature-

C.B. Senthikumar (2020) in their study found that women of SHG are from the age group of 18 to above 50 years old and they are helping their family in Agriculture, as a housewife, and other occupation other than SHG work. After joining SHG and credit facility they start their own business, started saving, also meet their household expenses. More than half of SHG groups is repaying their loan amount timely, sometimes even in advance. SHG groups make great changes in their life, with their overall development.

Menaria (2019) in their statistics research confirmed that the opinion of SHG women about their overall social-economic development is positive. No significant association is found between the income level of the respondent and their opinion about overall social-economic development. And there is no difference between the women respondent opinion before and after joining the SHG about their overall development.

Twinkle Verma (2019) in her research paper found that before joining the SHG groups women face more gender discrimination and financial issues, but after joining the SHG group they are empowered socially and economically. Women now become more confident while interacting with outsiders, their communication and leadership skills are improved. Women get the freedom to go outside and decision-making power in the family. SHG also increases awareness about politics and now more women are going for voting and decide independently whom they will vote. They also get the excess to micro-credit/loan to meet the family expenses and saving. Their dependency on money lenders reduces.

Sheena Josh (2019) in her study finds that challenges faced by SHG members which are illiteracy, frequent changes in the formalities for getting loan, not able to properly manage their business, lack of financial management, lack of trainings are some of the challenges faced by SHG women. Most of the programs are limited to training, but the major issue faced by SHG women are access to marketing and get fair prices for their products.

Chaudhary et al. (2018) research the significant differences in socio-economic development for both as individual SHG women and for whole SHG group, So, when they did a study for individual SHG member they found there was no significant difference, but when they did study as a group then they observed significant upliftment. With the socio-economic and political empowerment, there is health and nutritional status upliftment is also observed in their study.

Agrawal M. (2017) concluded that socio-economic development of rural poor women can be achieved through SHG financial inclusion schemes, training and awareness programs, and self-employment, etc. Self-employment of local women can increase their capacity to enjoy their rights, use available resources and assets, make decisions to spend time and money, etc.

Chatterjee (2016), in his study, find that SHG groups are empowered rural women and give them a better livelihood through developing their social, economic, and political status. And the study finds that the standard of life of family members and their children is directly related to the income of family members. And almost in all cases, husband of SHG women is now started taking their suggestions in major family decisions.

Results of the NRLM and SRLM schemes in India for the poverty reduction, employment generation, financial inclusion, promoting savings etc. through SHG groups, are positive. According to the NABARD all India financial inclusion survey 2016-17, 48.5% household was reported saving some amount in institutions, 9104 Rs. of average saving reported from per household. In total saving of the households, 26 are the households where women member of family saved in institutions, 40.2% of households have taken loans of average amount 92852 Rs. in last year. 48.2% people have good knowledge about finance.

Chapter-3

3.1 Research gap-

From the close observation of the existing literatures, it is clearly visible that the available data about the actual scenario at the bottom of the pyramid for SHG groups and socio-economic upliftment of women is very limited. And the present data available for the SHG give an overall opinion about the SHG role and women-empowerment but the actual scenario about the problem faced by SHG women are varies from place to place and group to group.

3.2 <u>Significance of study-</u>

This study will reveal information about the direct interaction with the rural women of SHG to know their opinion about their upliftment/ empowerment would be helpful to understand the actual scenario of women empowerment and role in SHG in it. At the same time, this research has been undertaken to enhance the existing knowledge based on Genesis of SHG, and the relationship between SHGs and the socio-economic development of rural women.

3.3 Research question-

1. What is the role of SHG groups in sustainable socio-economic upliftment of rural women?
2. Does women participation in SHG improve their socio-economic status in society?
3. What are the challenges faced by rural women?

3.4 Research objectives-

1. To identify challenges faced by Rural women before and after joining the SHG.
2. To understand the initiatives of SHG for the socio-economic development of rural women.
3. To assess the changes in socio-economic status of rural women before and after joining SHG.

3.5 **Methodology-**

3.5.1 Area of study: - the study was conducted in Chanderiya block of Chittorgarh district of Rajasthan form there 5 village were selected Munga khera, Putholi, Bodhiyana, Ganeshpura, and Nagri.

3.5.2 Duration of study: - 3 months.

3.5.3 Research design: - descriptive research design was used and both mixed methods are used for this study quantitative method and quantitative methods.

3.5.4 Data type: - In this research primary source of data was used to support our finding. The methods used for collecting primary source of data was online personal interview and through questionnaire. The questionnaire was prepared in Hindi and was filled by SHG group members. All the doubts and translation on any word or phrase were made by staff members of Manjari foundation.

3.5.5 Sampling: - The questionnaire was circulated to randomly selected 30 SHG women in 10 different SHG group of 5 different village of Chanderiya block of Chittorgarh district in Rajasthan and filled by 25 SHG members of different groups.

3.5.6 Data analysis plan: - Responses from questionnaire was tabulated and recorded on Microsoft Excel and analyzed according to the desired results.

Conceptual framework-

SHG approach for rural women will uplift their social and economic status in their family and community. SHG effectively mobilize community resources which are unutilized and underutilization for creating income generation activities and sustain their livelihood. SHG promotes gender equality and make women aware about their rights and entitlements. SHG build women capacity which give them freedom to go outside and work, make them independent to take their own decisions, and decisions for family expenses. SHG provide micro-credit facilities, and self-employment to women which make them financially independent, So, they can also be a part of decision-making process in their family and community.

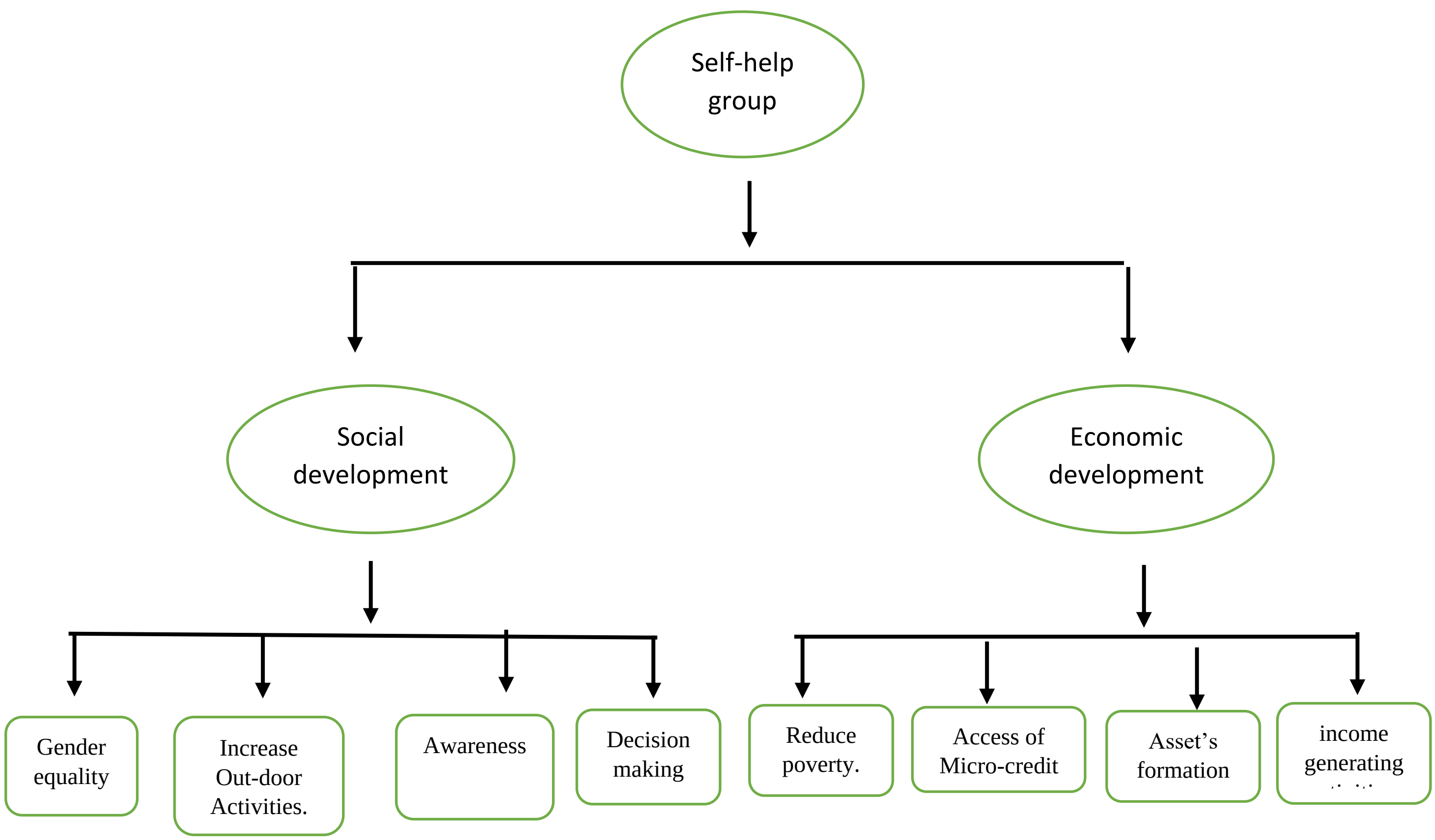

Figure 1-Conceptual framework

Chapter-4

Results and findings-

4.1 Structure of Self-help Group, Village Organization, and Cluster Level Federation-

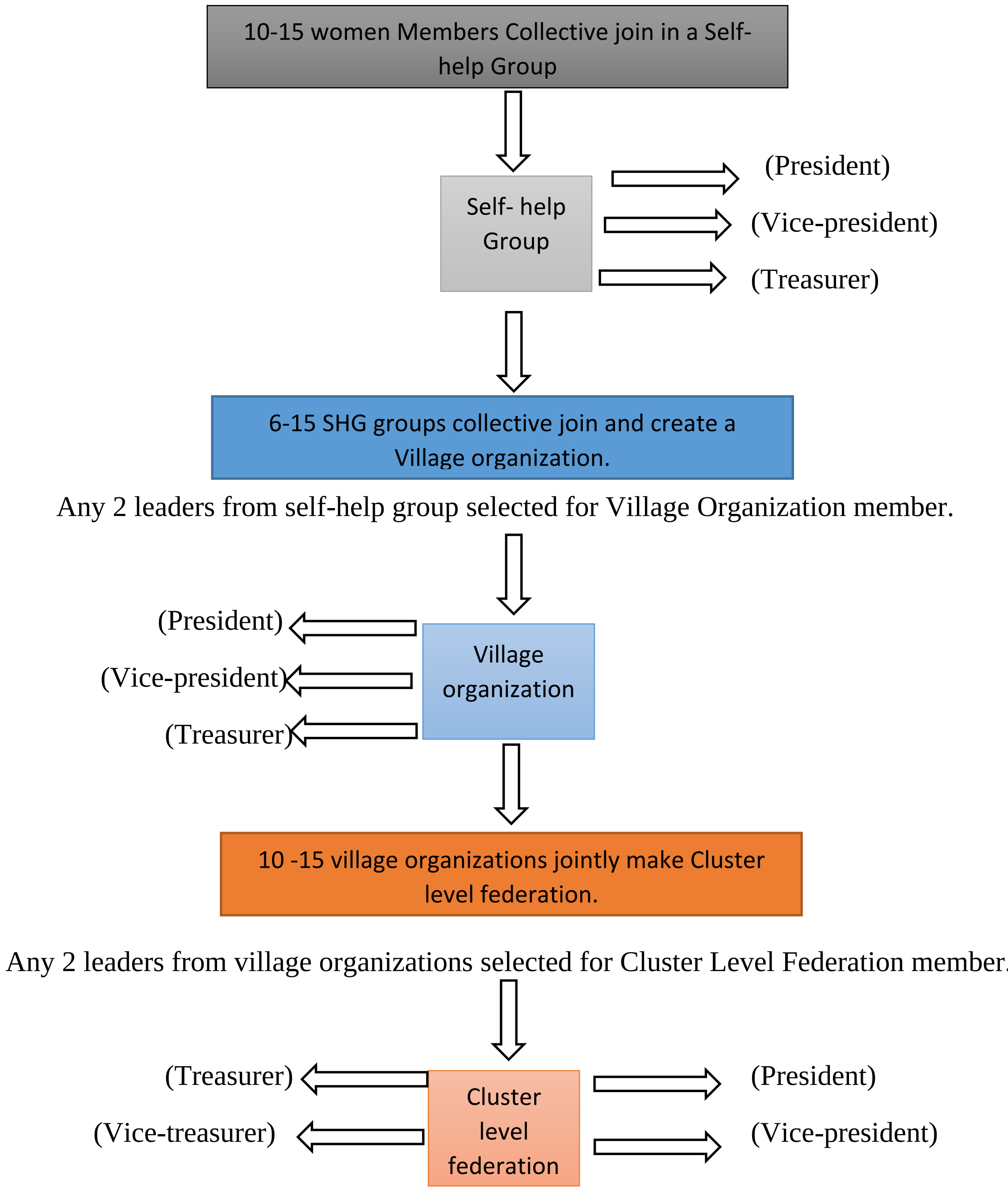

Figure 2-Structure of Self-help Group, Village Organization, and Cluster Level Federation

4.2 Social changes-

4.2.1 Age group of the Respondent-

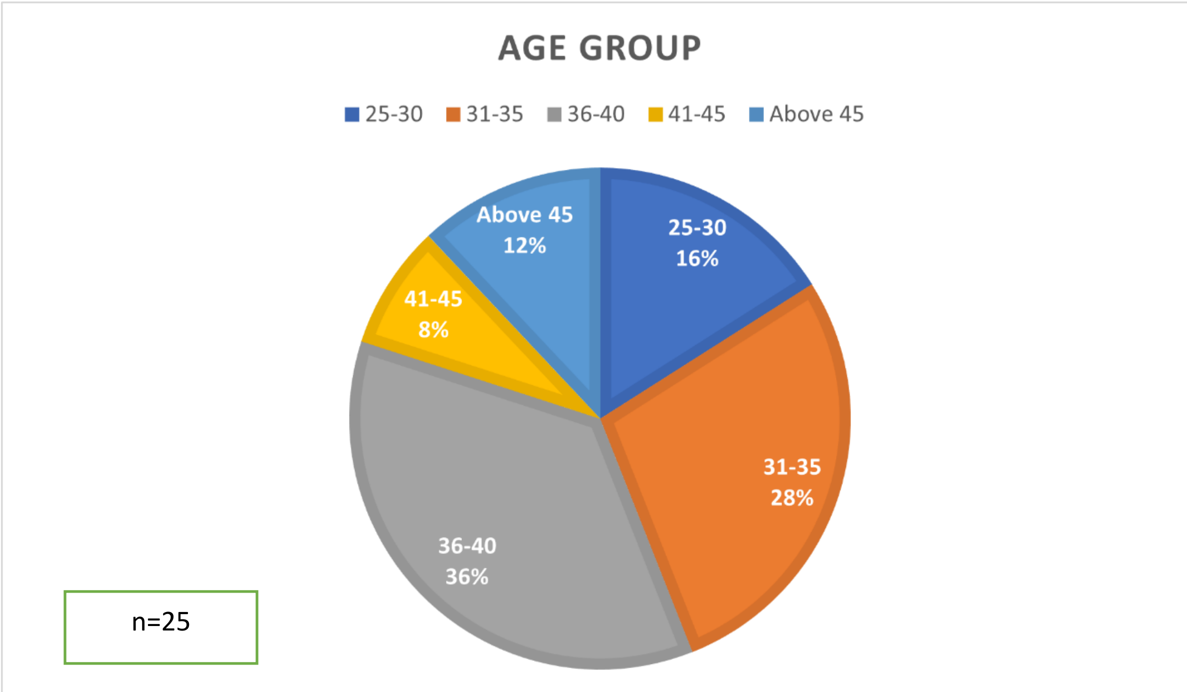

Figure 3-Age group of the Respondent

According to the above figure it is clearly visible that 16% of the total respondent are from age group of 25-30, 28% of the total respondent are from age group of 31-35, 36% of the total respondent are from age group of 36-40, 8% of the total respondent are from age group of 41-45, 12% of the total respondent are from age group of above 45.

These women members are working as housewife in their family and have all the responsibilities of their household members.

These age group members have the potential to manage the household work as well as SHG activities.

This Age group members have known each other in their society, and they have a mutual understanding that is why they come forward to form a SHG group and work coordinately to resolve their issues.

4.2.2 Caste-

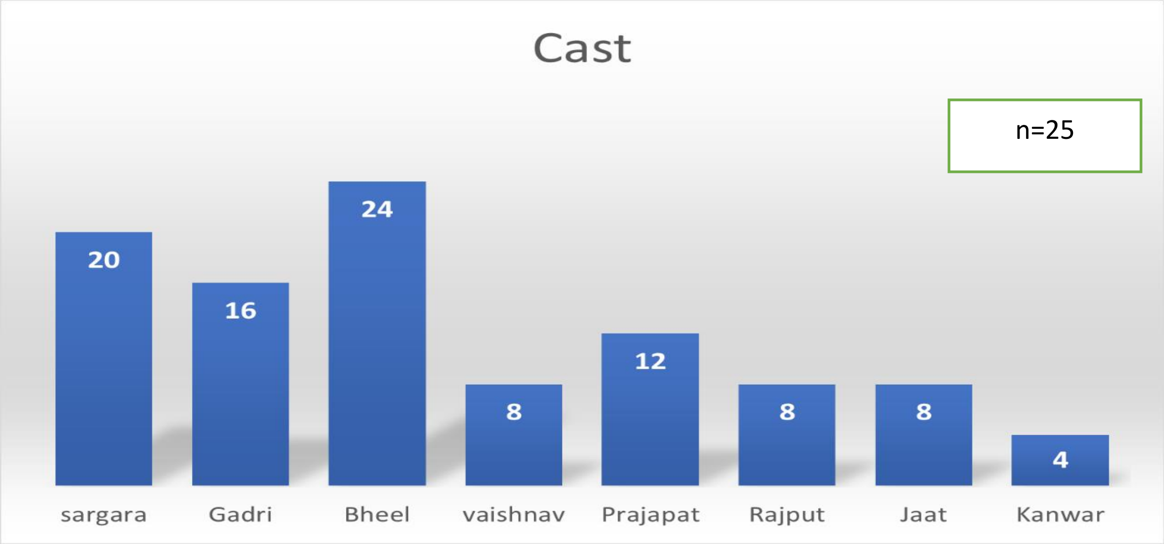

Figure 4- Cast of the respondent

According to the above figure In Chanderiya block women from every cast are actively participated in SHG groups to overcome the social and economic issues of the society.

Sargara, Gadri and Bheel caste are the Highest in number as compared to Kanwar.

Bheel caste is 24%, Sargara is 20%, Gadri is 16%, Prajapat is 12%, Vaishnav is 8%, Rajput is 8%, Jaat is 8%, and Kanwar is 4%.

4.2.3 Family size-

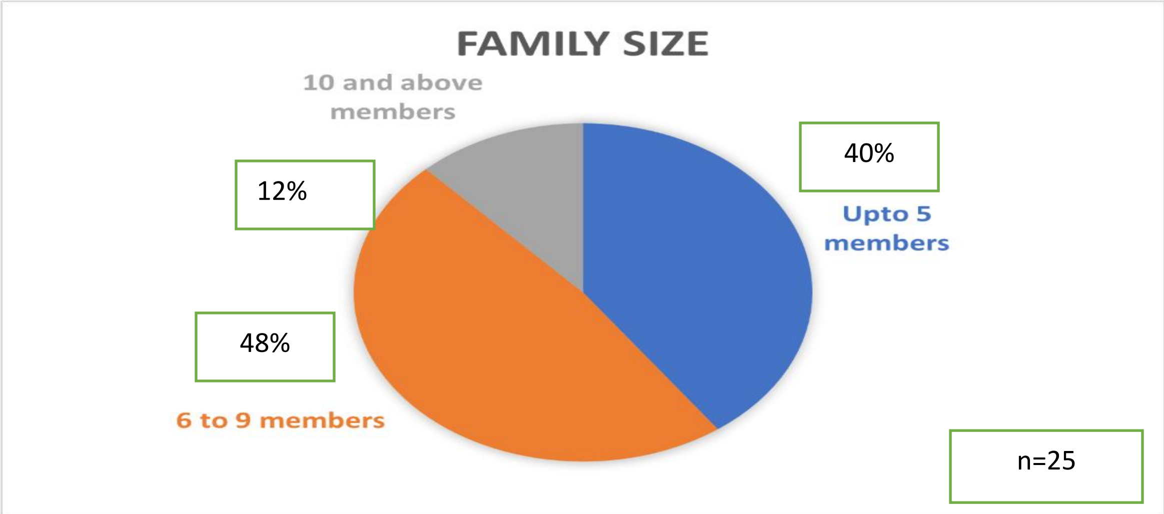

Figure 5-family size of the respondent

According to the Above figure about 40% of the respondent are in nuclear family and other 60% are in joint family.

4.2.4 **Land-**

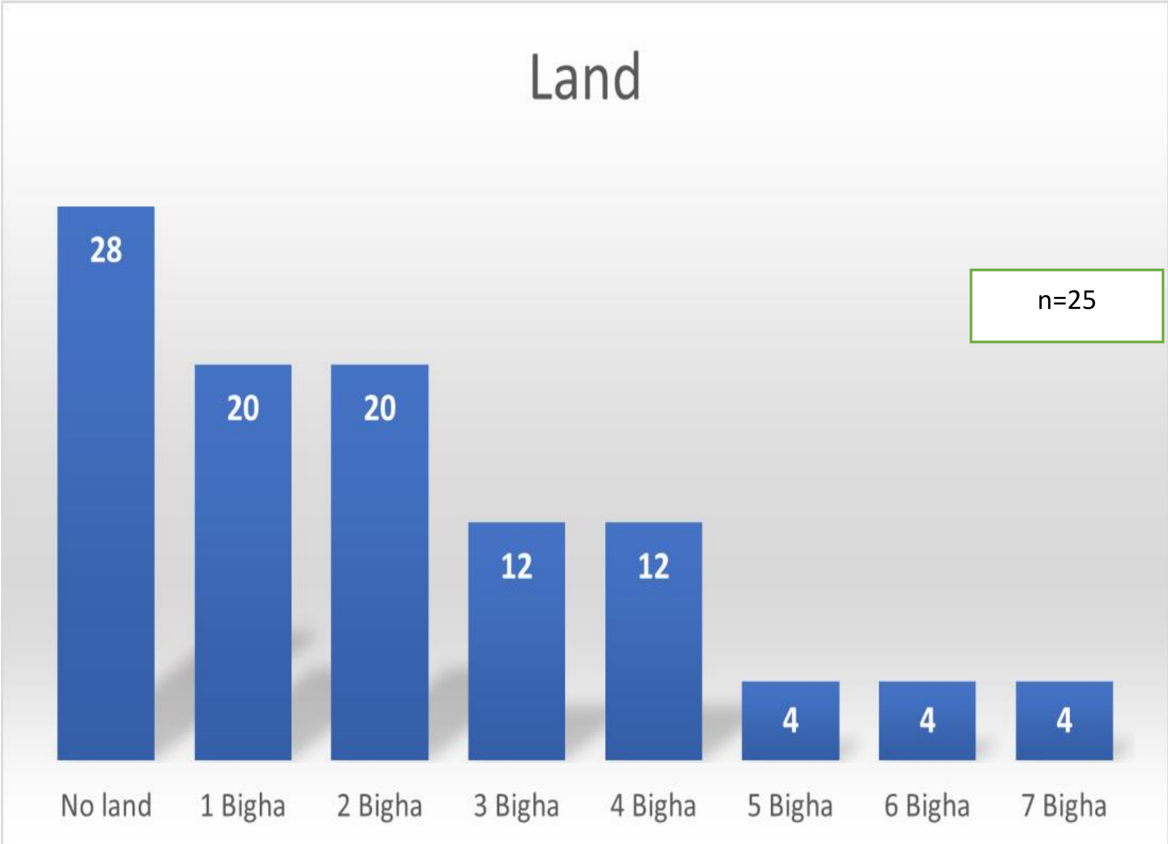

Figure 6-Land

According to Above Figure About 28% of the total respondent are land less they do not have any land for cultivation that is why they are either engage in labour work or in other micro-enterprise activity.

And other 20% respondent of the total respondent have less than 1 bigha of land, and 20% of total respondent have 2 bigha land, and 12% of total respondent have 3 bigha, and 12% of total respondent have 4 bigha, and 4% of total respondent have 5 bigha land, and 4% of total respondent have 6 bigha land, and last 4% of total respondent have 7 bigha of land, but that is not enough to earn for their family, that is the major key factor for joining the SHG group to take the advantages of small loan that are beneficial to sustain their life and household expenditure,

4.2.5 Type of House-

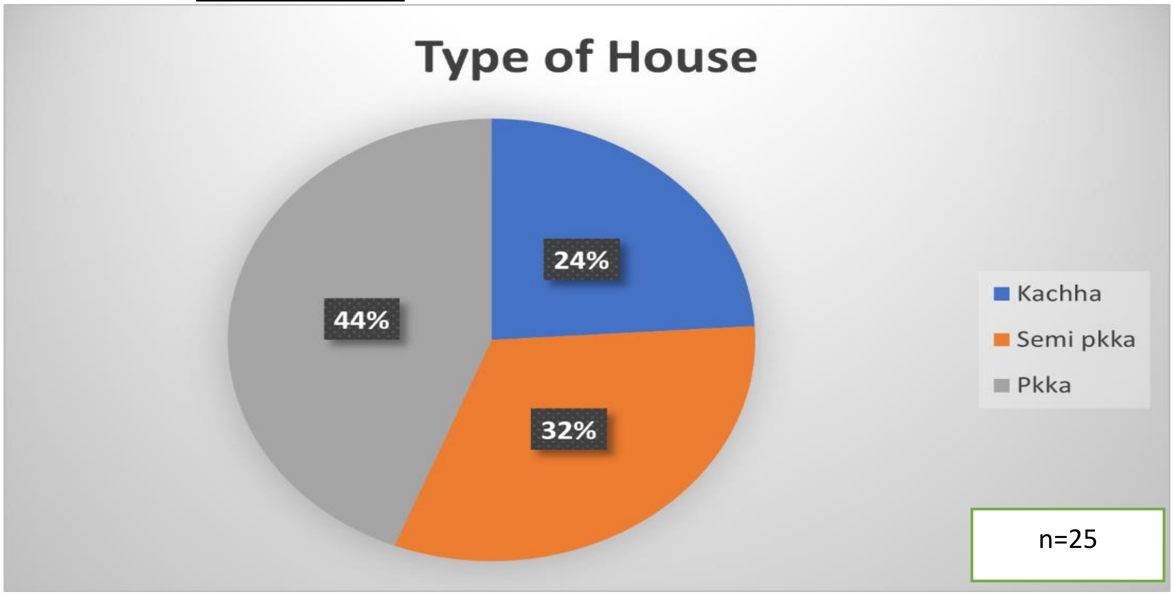

Figure 7-type of house

According to the above figure 24% of the total respondent have Kachha house, 32% of the total respondent are living in semi pakka house and around 44% of the total respondent are living in pakka house.

4.2.6 Safal software brings-

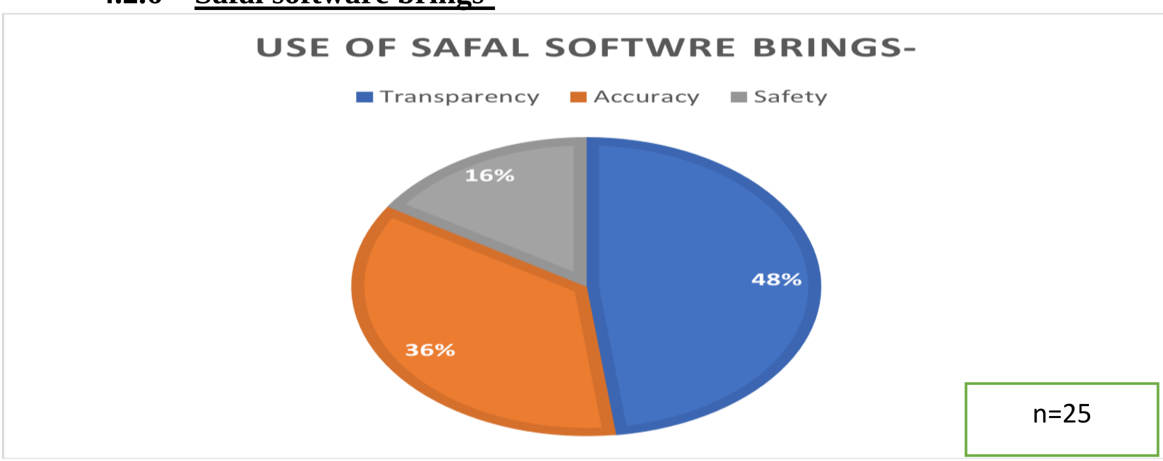

Figure 8-safal software brings-

Safal software is used to record the SHG group data.

According to the above figure 48% of the women respondent are in favor that use of safal software brings transparency in their record maintenance.

36% of the total respondent are in favor that safal software brings accuracy in their records.

And 16% are thinking that this brings safety of their records.

4.2.7 Weekly meeting target achieved? –

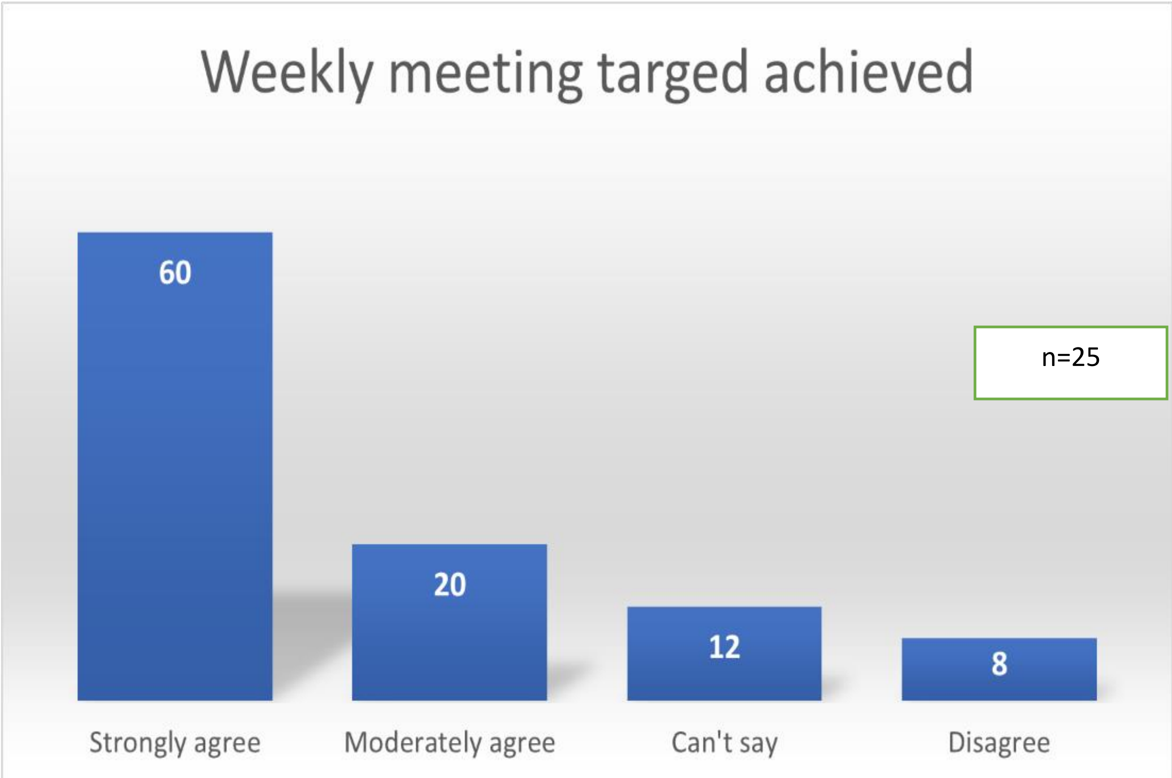

Figure 9-Weekly meeting target achieved?

Weekly meetings are organized to discuss any important topic, saving, internal lending, and for taking any important decision for their self-help group.

According to above figure 60% of the total respondent are saying that, they are in favor that the weekly meeting target are achieved.

20% of the total women respondent are in favor that they are moderately agree that the weekly meeting targets are achieved.

12% of the total women respondent are not saying anything about this.

And 8% of the total women respondent are disagree with this statement they say their weekly meeting targets are not achieved at time.

4.2.8 Products sell through-

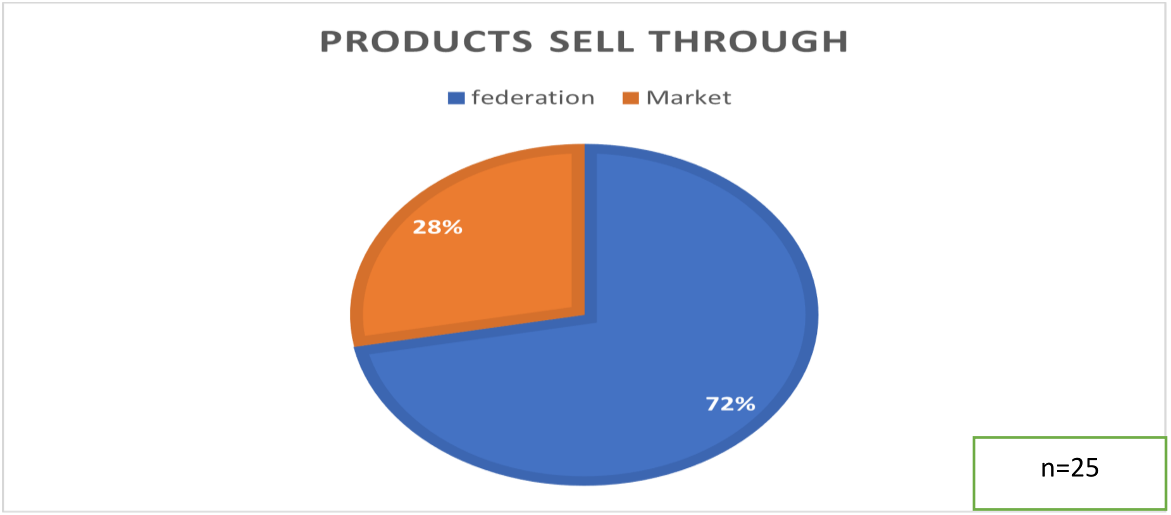

Figure 10-Products sell through-

According to the above figure 72% of the total respondent are selling their products through Federation, and other 28% of the total respondent are selling their products directly in market.

4.2.9 Knowledge about women rights-

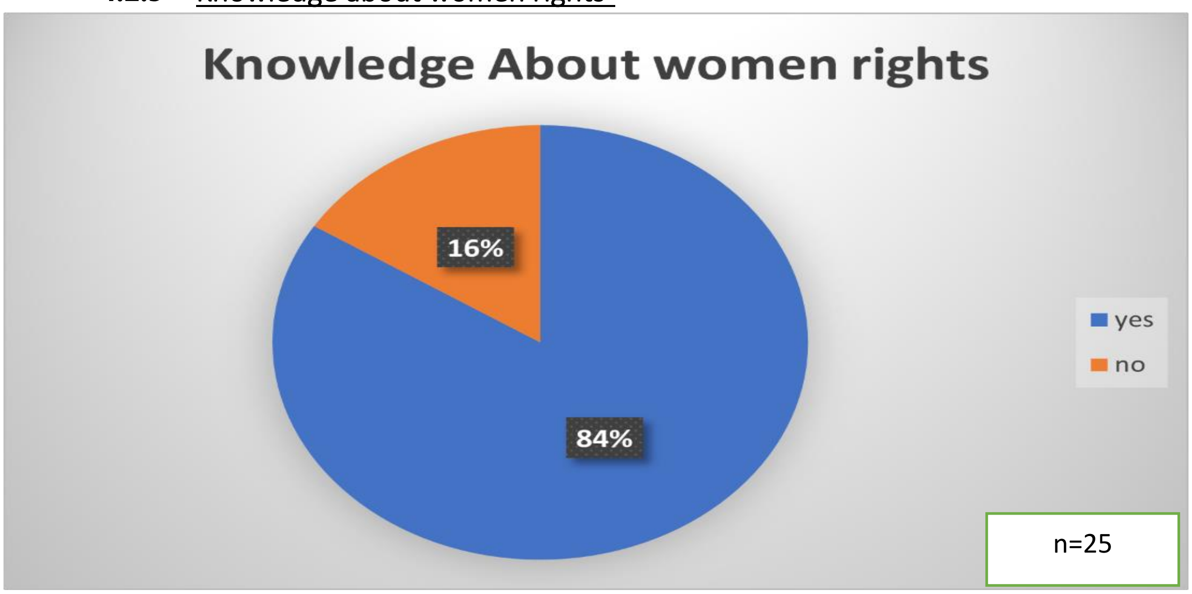

Figure 11-Knowledge about women rights

According to the figure 84% of the total respondent have knowledge about women rights and only 16% of the total women respondent did not have knowledge about women rights.

4.2.10 Self-employment-

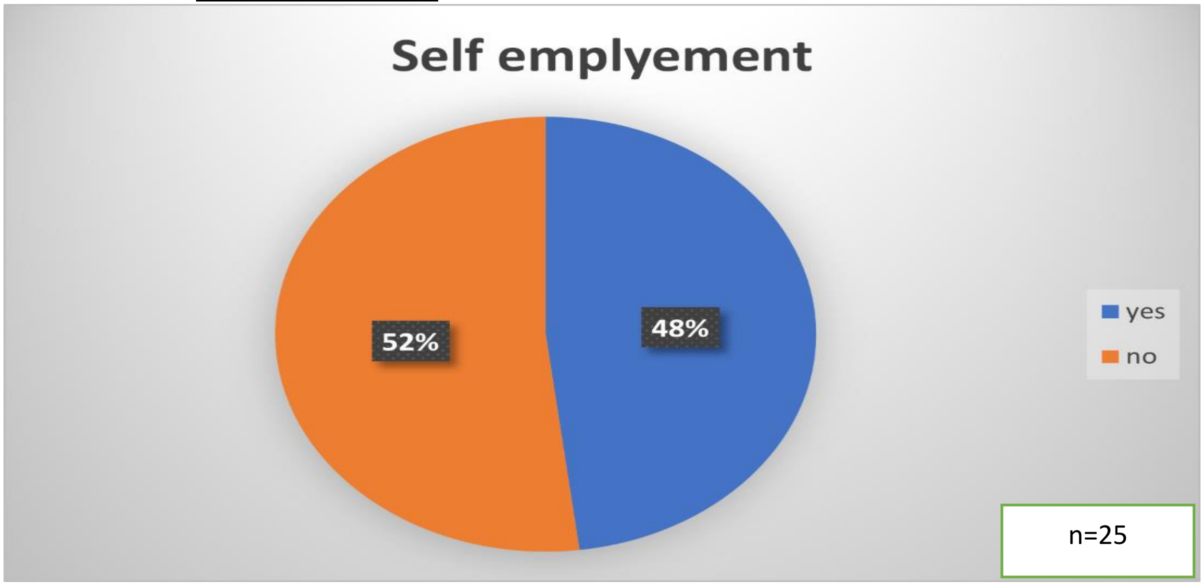

Figure 12-self employment

48% of the total respondent are self-employed and other 52% are not.

4.2.11 Self- confidence-

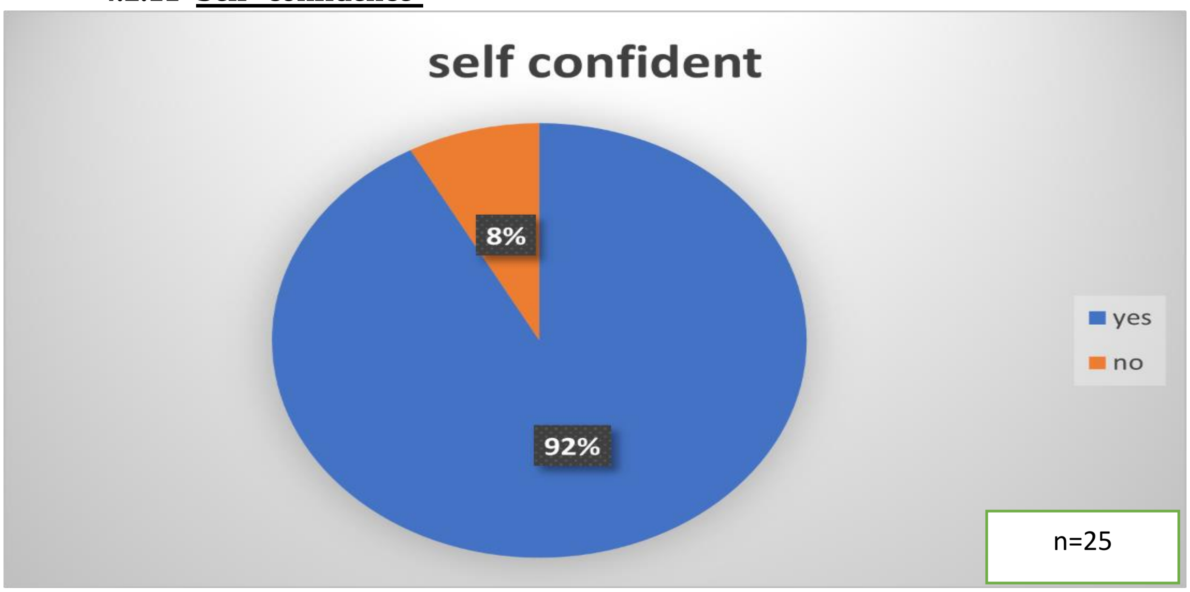

Figure 13- self confidence

According to the above figure 92% of the total women respondent are believe that after joining SHG they are self-confident that they can improve their social and economic status in the society. And less 8% of the total women respondent are not confident.

4.2.12 Community speaking-

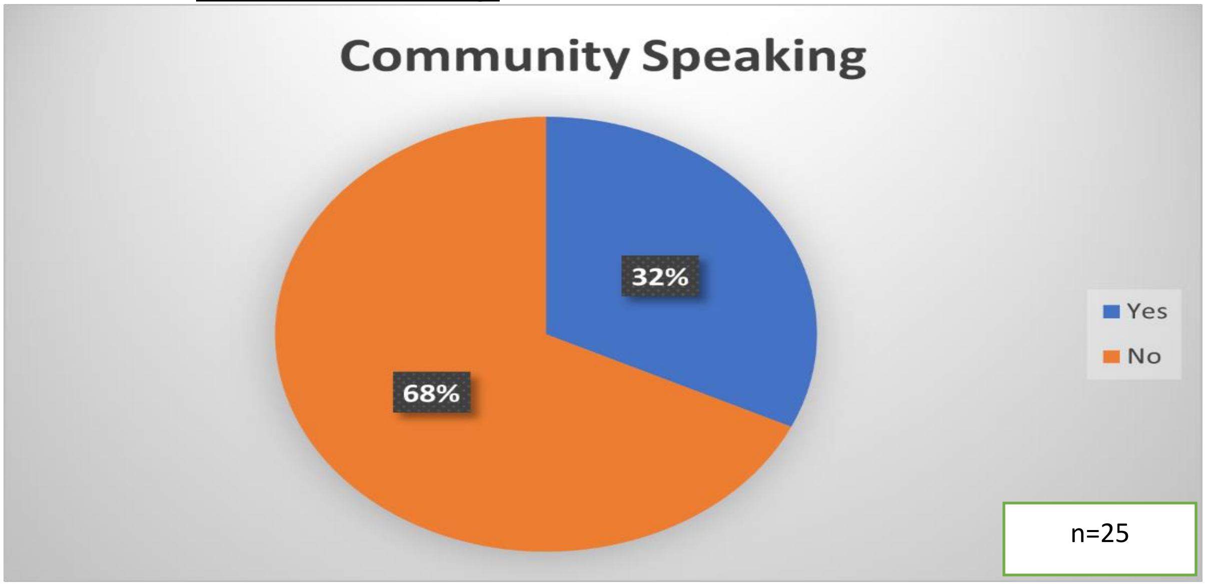

Figure 14-Community speaking-

According to the above figure only 32 % of the total women respondent are ready for community speaking and rest of the 68% of the total respondent are feeling shy and embarrassing in community speaking.

4.2.13 Able to go for outside work-

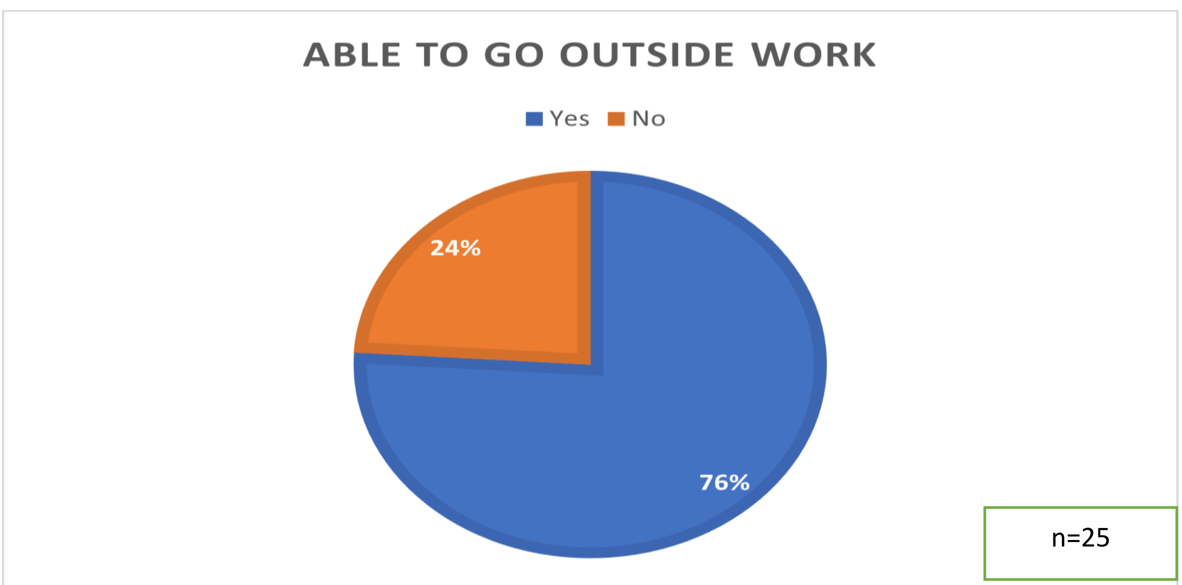

Figure 15-Able to go for outside work.

According to the above figure 76% of the total women respondent are now ready to go outside and work, and rest 24% of the total women respondent are not ready.

4.2.14 <u>Speaking with men-</u>

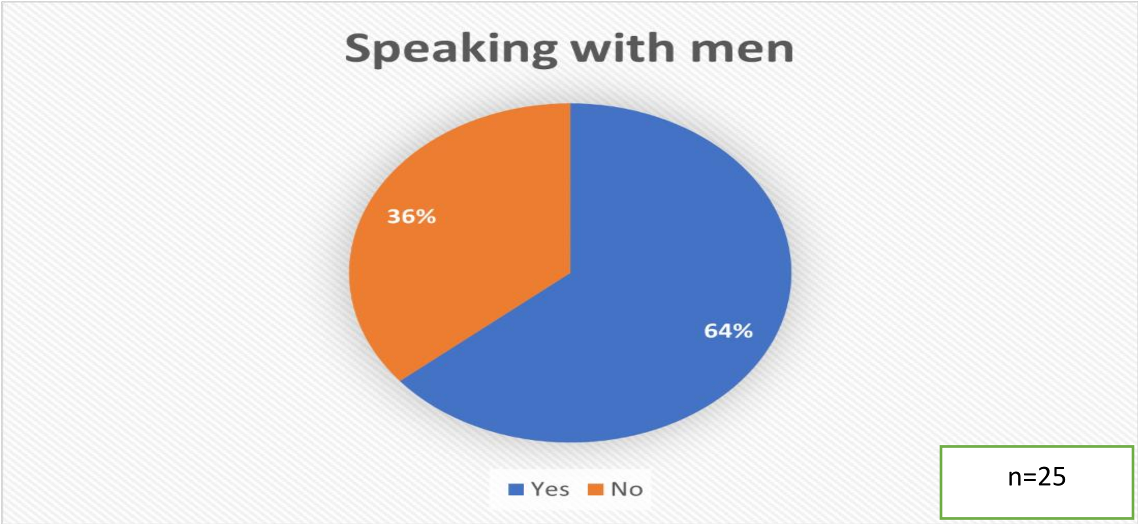

Figure 16-Speaking with men-

According to the above figure only 64 % of the total women respondent are speaking with men for their work or in society and rest of the 36% of the total respondent are feeling shy and embarrassing while speaking with men.

4.2.15 <u>Political decision taken by-</u>

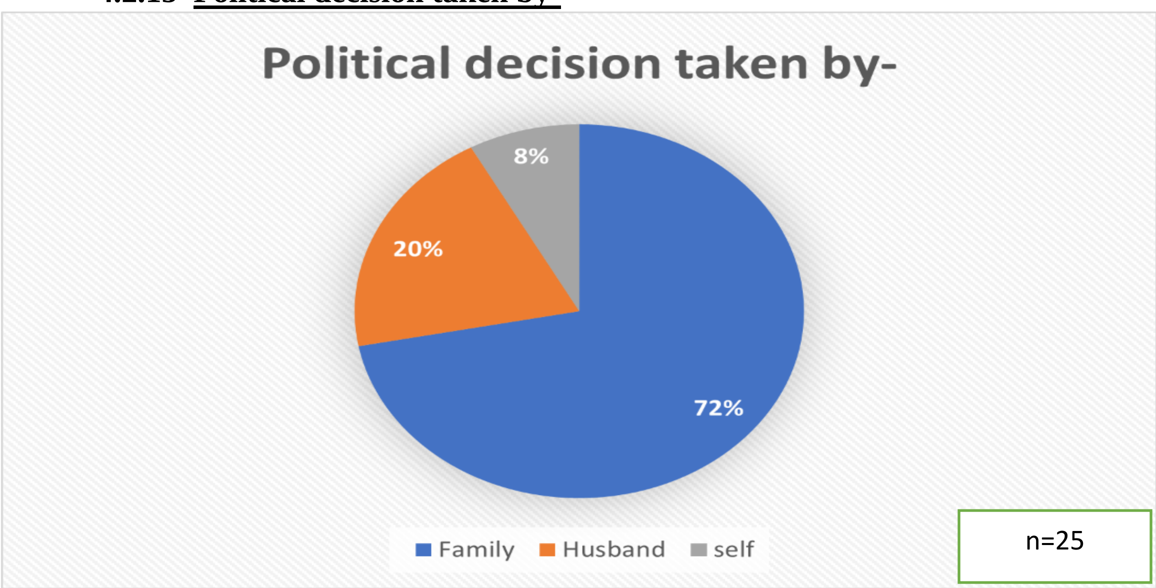

Figure 17-Political decision taken by-

According to the above figure 72% of the total women respondent are saying that in their family political decisions are taken by their family, 20% of the total respondent are saying that in their family all the political decisions are taken by their husband, and in rest of the 8% responded family political decision are taken by them self.

4.3 Economic changes-

4.3.1 Source of Income-

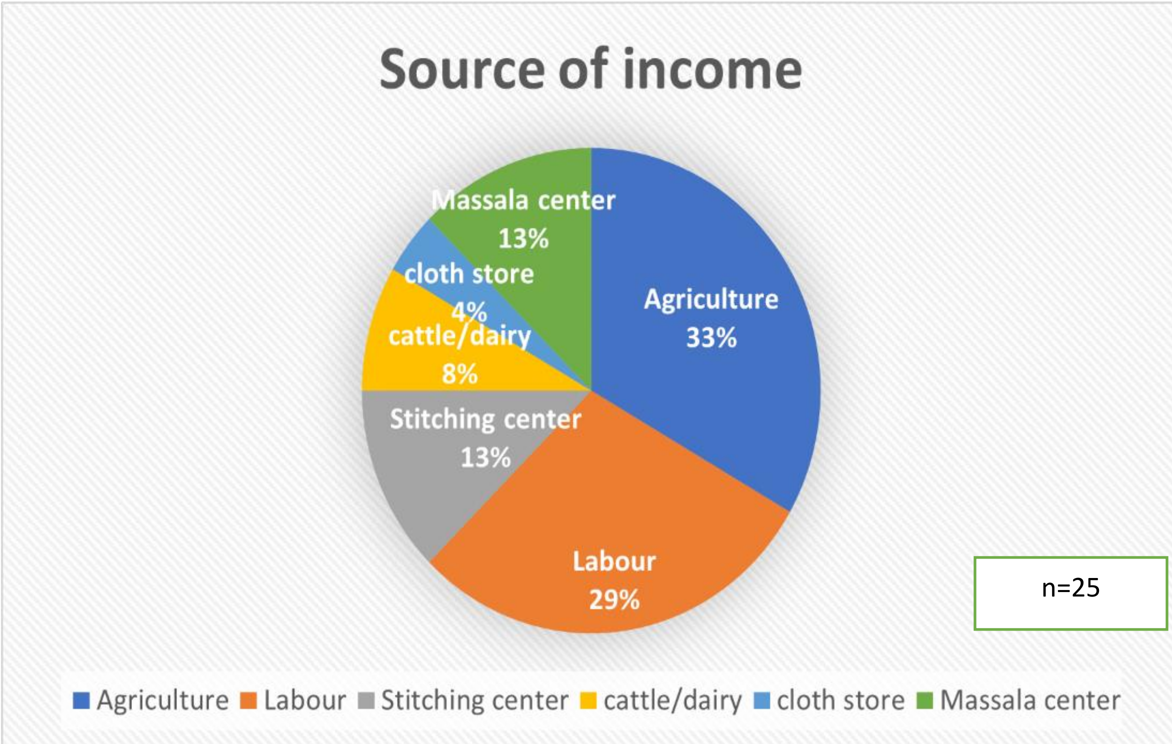

Figure 18-Source of Income-

According to the above figure is clearly visible that 33% of the total respondent are engaged in Agriculture work as a source of income.

29% of total respondent are engaged in labor work that is either daily basis labor work or monthly basis.

13% of the total respondent are engaged with stitching center for their household expenditure.

13% of the total respondent are engaged with Masala and pickle center for income.

8% of the total respondent have dairy as a source of income.

And only 4% of the total respondent have cloth store as a source of income.

4.3.2 Saving Pattern-

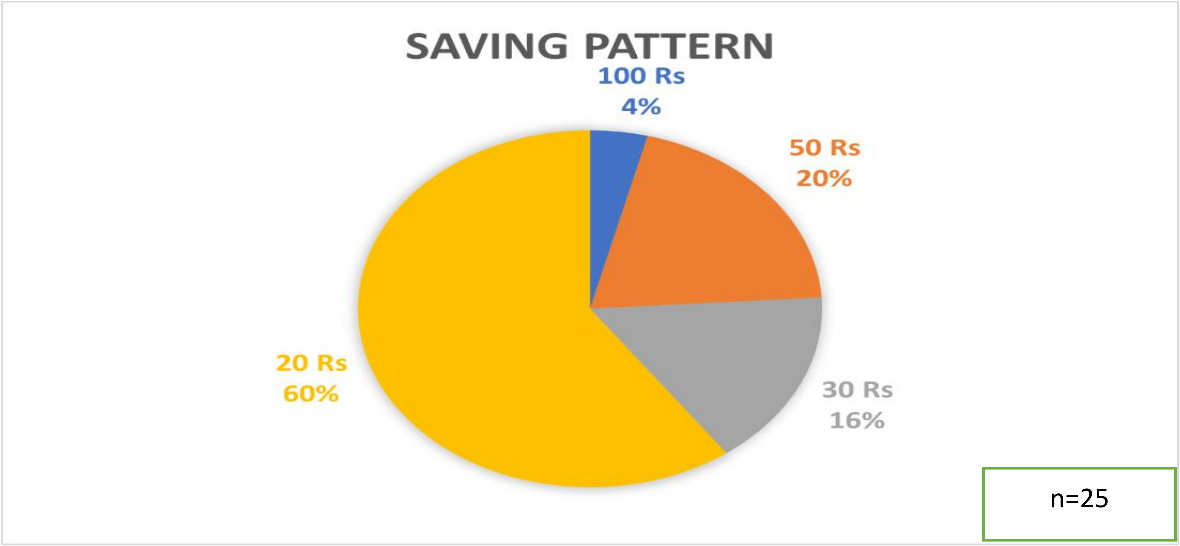

Figure 19-Saving pattern.

According to the above figure 60% of the total respondent are saving 20 Rs. Per week in SHG account, and 16% of the total respondent are saving 30Rs, 20% of total respondent are saving 50 Rs, and around 4% of total respondent are saving 100 Rs per week.

4.3.3 How many times they have taken loan-?

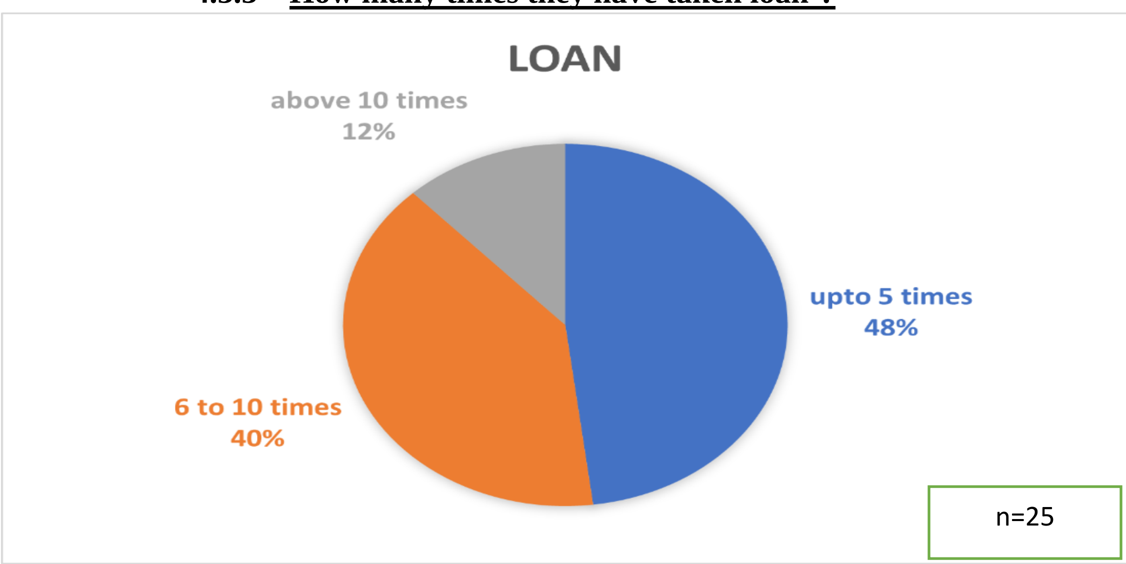

Figure 20-Loan

According to the above figure it is clearly visible that around 48% of the total respondent have taken up to 5 times loan, and 40% of the total respondent have taken loan around 6 to 10 times after joining SHG, and around 12% SHG women of the total respondent have taken loan more than 10 times after join self-help group.

4.3.4 Loan amount-

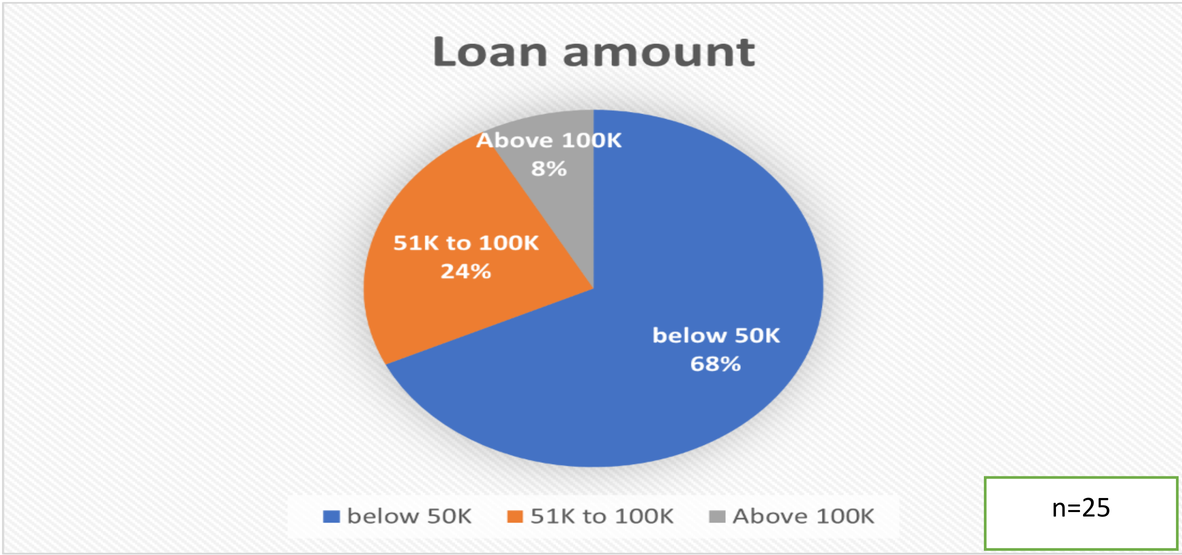

Figure 21-Loan amount

According to the above figure 68% of the total respondent have taken loan amount less than 50K, and 24% of the total respondent have taken loan amount between 51K to 100K, and only 8% of the total respondent have taken loan more than 100K through SHG.

4.3.5 Control over family income-

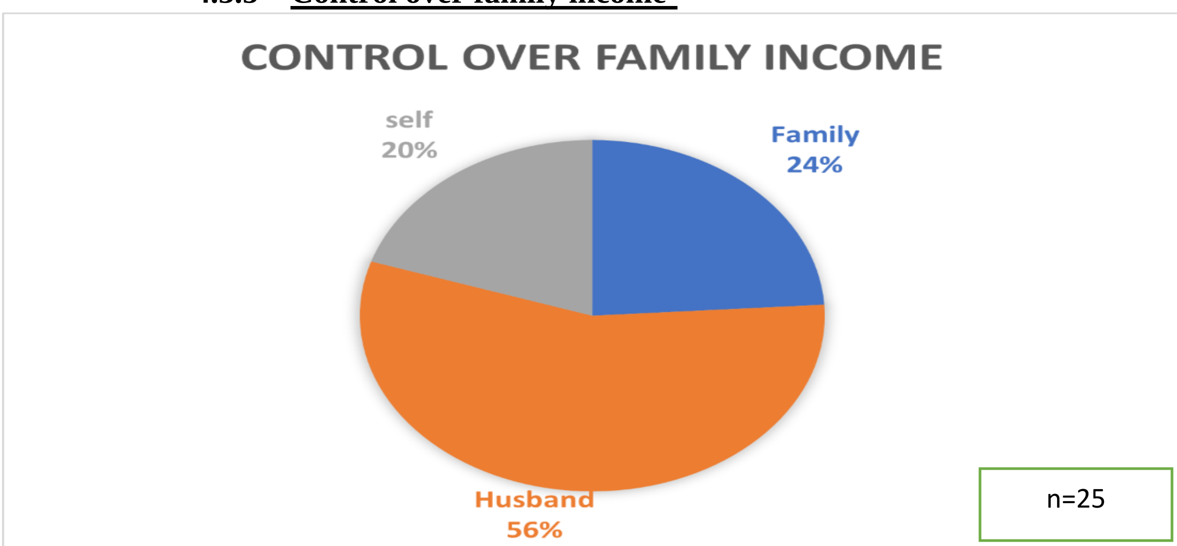

Figure 22-Control over family income-

According to the above figure 56% of the total women respondent have their husband control over their family income, and 24% of the total women respondent have their family control over their income and 20% of the total women respondent have their self-control over the family income.

4.3.6 Decision making power-

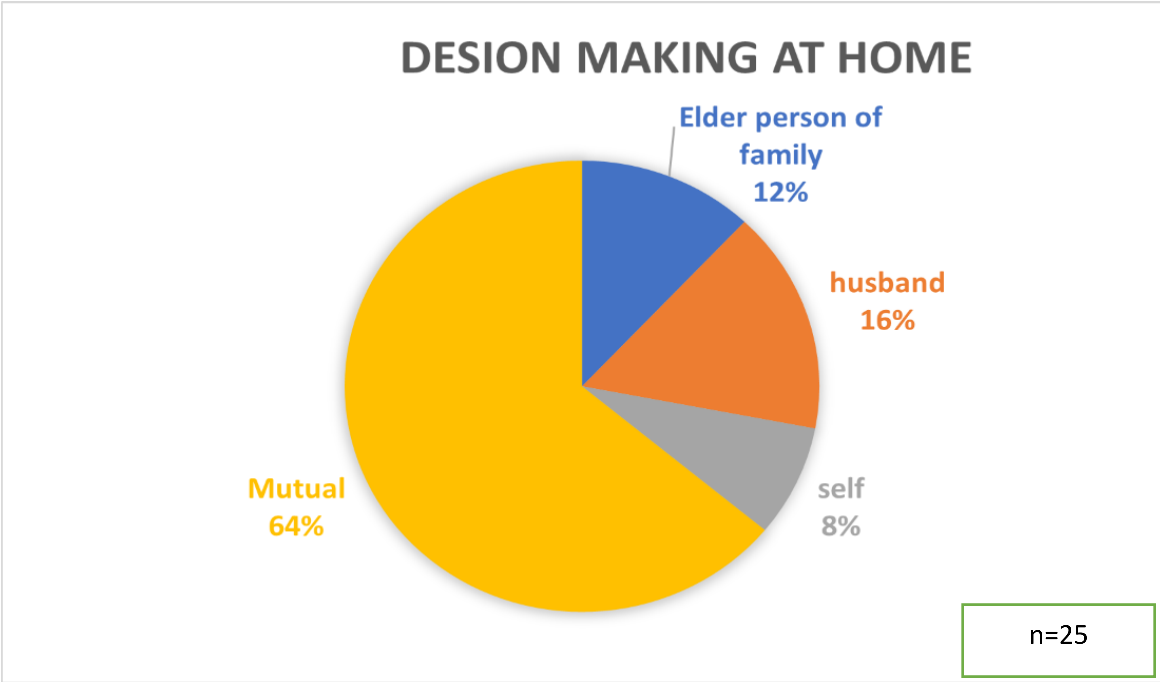

Figure 23- Decision making power-

According to the above figure 64% of the total women responded are saying that all the decisions in their related to the household expenditure, child education, occupations, and all other decisions are taken by mutual understanding of their family members.

8% of the total responded are taking their household decisions by themselves.

16% of the total respondent are saying that in their family all the decisions are taken by their husband.

12% of the total respondent are saying that in their family all the decisions are taken by elder person of the family.

4.3.7 **Purpose of taking loan-**

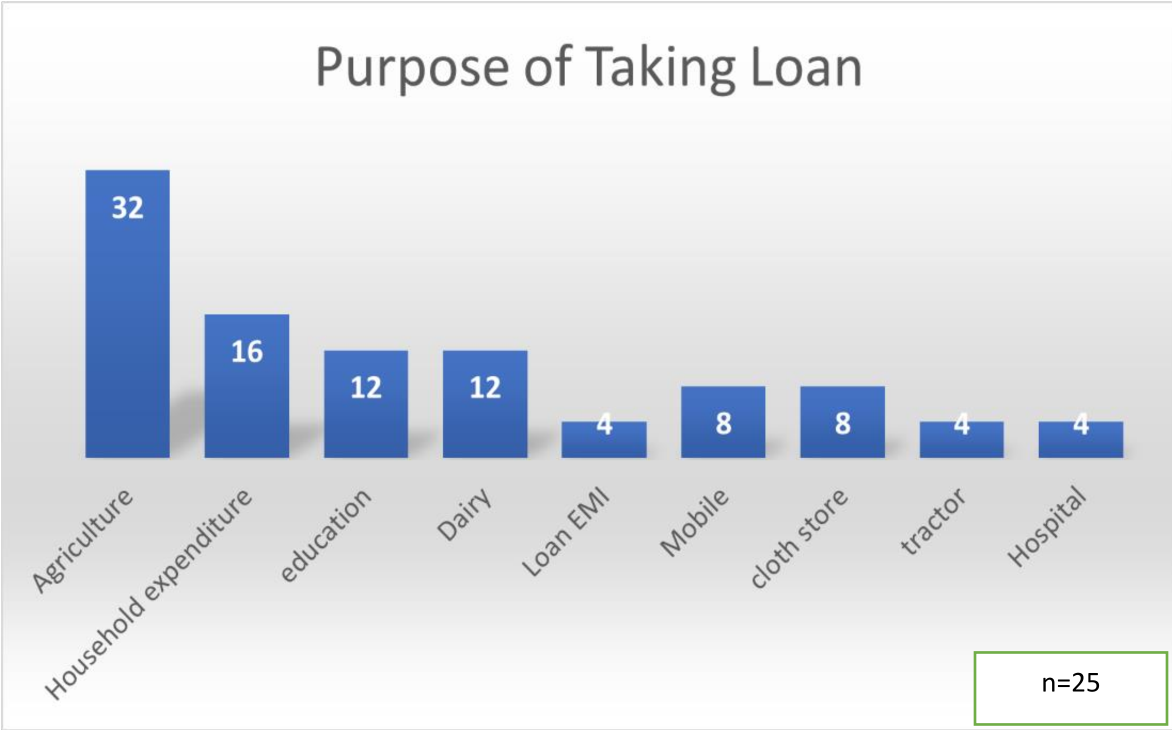

Figure 24-Purpose of taking loan-

According to the above figure 32% of the total respondent have taken loan from SHG for agriculture expenditure that is seeds, fertilizer, and other equipment's.

16% of the total respondent have taken loan for their household expenses.

12% of the total respondent have taken loan to pay school education fee of their children.

12% of the total respondent have taken loan to start a new dairy and buying their equipment's for that.

4% of the total respondent have taken loan to repay their loan EMI.

8% of the total respondent have taken loan to buy new mobile phone for their children education.

8% of the total respondent have taken loan to start a new cloth store and buying raw material.

4% of the total respondent have taken loan to buy new tractor.

4% of total respondent have taken loan to pay hospital fee.

4.3.8 Training-

Figure 25-Training

According to the Figure 100% of the women respondent got training after joining SHG.

Figure 26- Training time

According to the figure 60% of the total women respondent have got 3 days training after joining SHG.

And 40% of the total women respondent have got 3-month training after joining SHG.

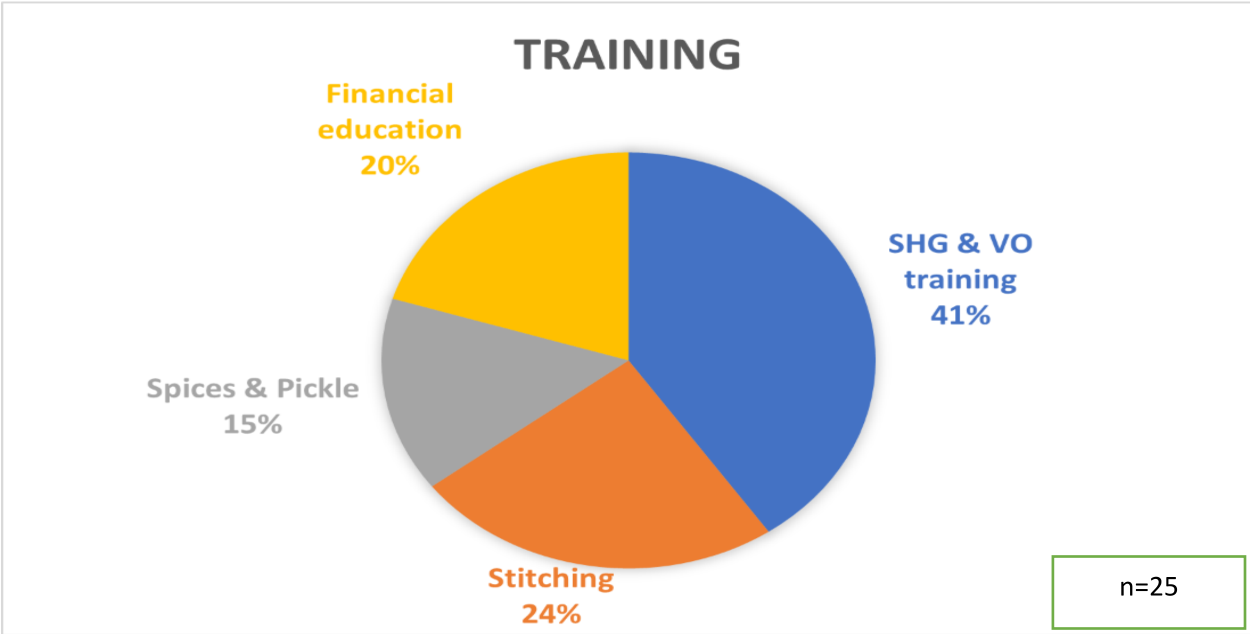

Figure 27- Type of training

According to the figure 41% respondent got the SHG and VO training and they learn about 5 cardinal principle or panchsutra, and about working structure of VO and CLF.

SHG panchsutra's are-

1. Regular meetings.
2. Regular savings.
3. Internal lending.
4. Regular repayment.
5. Book-keeping.

24% of the total respondent have got training about stitching and now working in stitching center and made masks, doormat, roti cover, embroidery, etc.

15% of the total respondent have got training about spices and pickle and now they are making mango, lemon pickle and spices of red chili powder and coriander.

20% of the total respondent have got training for the financial education and learn the benefits of small savings.

4.3.9 <u>Changes after joining SHG-</u>

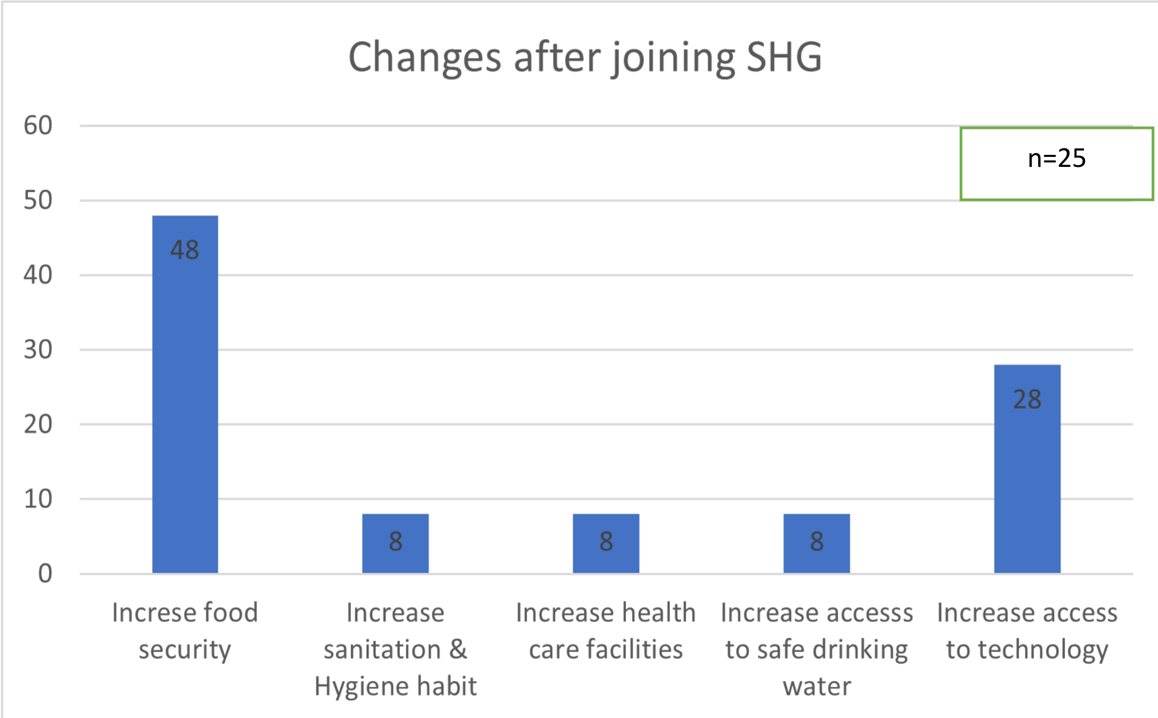

Figure 28- changes after joining SHG.

Joining SHG make a huge effect in the development of rural women and the above figure show that effect-

48% of the total women respondent are in favor that after joining SHG, food security of their household members is increased.

8% of the total women respondent are believed that after joining SHG their sanitation and hygiene habits are increased.

8% of the total women respondent are believed that after joining SHG their access to health care is increased.

8% of the total women members are believed that after joining SHG their access to safe drinking water is increased.

28% of the total women members are believed that after joining SHG their access to technology is increased.

Chapter-5

5.1 Challenges-

5.1.1 Social Challenges faced by SHG women-

1) Family members do not allow for outdoor work.
2) Lack of participation of group members in group activities.
3) Majority of the members are illiterate.
4) SHG members are also facing record maintaining issue because of illiteracy and time consuming.
5) Members are not cooperating with each other.
6) Members are absent in weekly meeting.
7) Women members are also facing travelling issue while they must go for attending meeting of VO and CLF.
8) Women members are facing issue to attend meeting and workshop because they must manage their housework, take care of their children, so, sometimes they miss those chances.
9) Members must go outside the village to attend VO and CLF meeting but there are no proper transportation facilities that why they must suffer.
10) Providing same kind of training to every SHG create the overflow of that skilled members.

5.1.2 Economic challenges faced by SHG women-

1) Raw material cost is very high.
2) Middleman are taking high commission with their products.
3) There is no strong market for selling their products.
4) Transportation cost is also very high.
5) Long procedure for applying and getting loan.
6) Long documentation procedure for open SHG bank account.
7) Members facing week financial management issue because they did not have knowledge about how to utilize the loan amount in a proper way to get the maximum benefits.
8) SHG groups are work on mutual trust that is why their deposits are not much secured and safe.
9) There is no bank available in every village so, every time for deposit and withdraw cash they need to go to bank and pay a huge amount of transportation.
10) Some members are not paying loan at time and that create conflict in the group.

A. Travelling challenges-

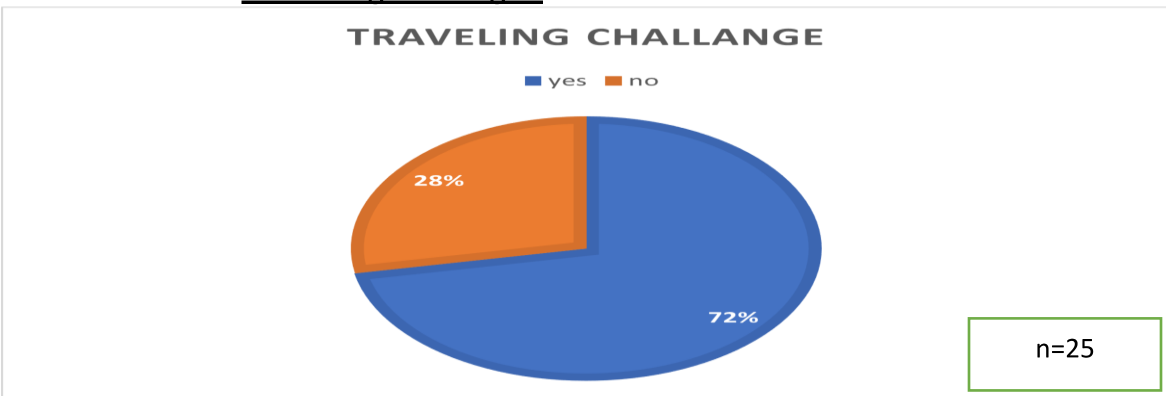

Figure 29- Travelling challenges.

SHG women must face the challenges of traveling, when they must attend an VO or CLF meeting or for any workshop and training, they must travel and go to another village.

According to the above figure it is clearly visible that around 72% of the total women responded faced the problem of travelling and other 28% of the total women responded are not facing this issue.

B. Record maintains-

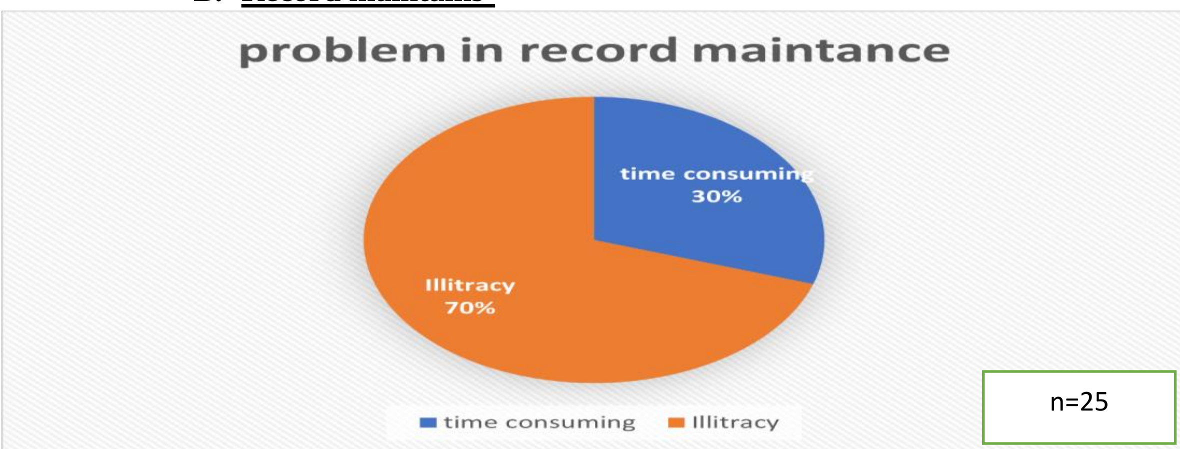

Figure 30- Record maintains-

SHG group must complete their records every week at the time of meeting but still they face some issue about it.

According to the above figure 70% of the total women respondent are illiterate that is why they are not able to complete at time, and other 30% of the total respondent thing that it is time consuming, that is why they are not able to complete it by time.

C. <u>Major challenges faced by SHG women-</u>

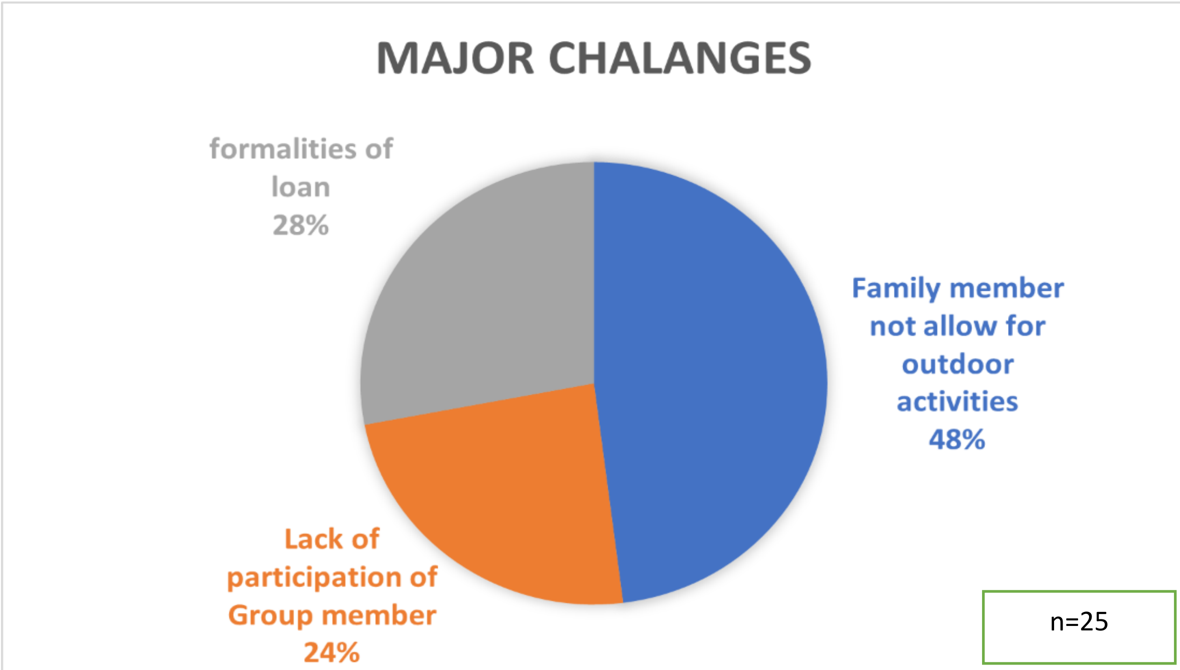

Figure 31-Major challenges

SHG women are the members come forward from same socio-economic background and face same kind of problems.

They are belonging to poor economic status.

According to the figure 48% of the total respondent are facing the problem that their family members did not allow them to go outside from home and work, because they must manage their family work and must take care of their children that is why they can go only in free time.

And 24% of the total respondent are saying that one of the major issue in their SHG group is lack of participation of group members, that means their group members are not participating in their group meetings, not participating when they have promoted or select their leader etc.

And 28% of the total respondent are thinking that when they are going to applying for loan they must go through from lots of formalities and documentation work that take longer time.

D. Problem with SHG products-

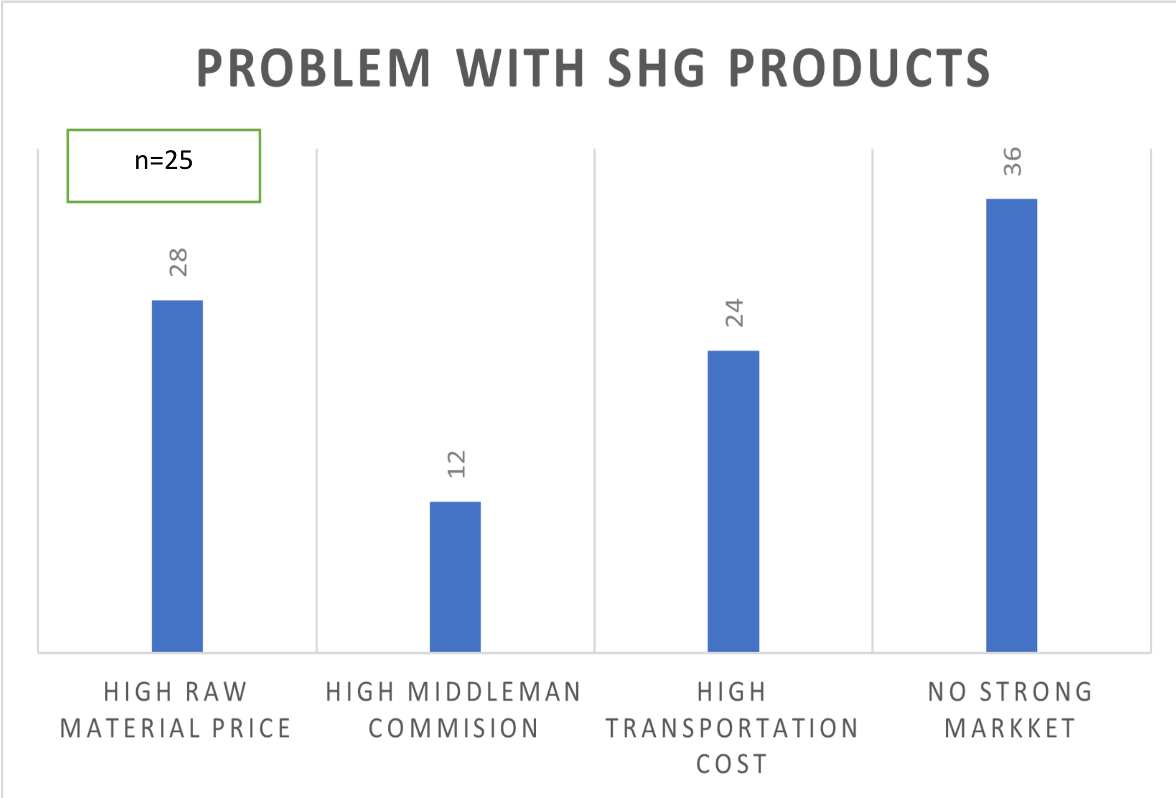

Figure 32-Problem with SHG products-

SHG women members are some problems with the products they have made, and below are the % of those issues –

28% of the total women respondent are thinking that the raw material cost of their products is very high and because of that they are not able to make products in much cheaper and lower prices.

12% of the total women respondents are thinking that the middleman commission are very high that make their product costly as compared to the prices that they are given to middleman.

24% of the total women member are thinking that transportation cost is very high to buying raw material from market and selling their products in market and federation.

36% of the total women respondent are thinking that there is no strong market for selling their products.

Chapter-6

6.1 Recommendations-

1. Generally, there is less follow up after training of the SHG members so, there should be need for continue follow-up even after training.
2. Women members are not known much about proper utilizations of the loan amount so, it is very important to make them knowledgeable about how they should use their loan amount get maximum profit from that.
3. Same kind of trainings are given to all the members that create thee overflow of those same skilled members so, there should be different type of trainings based on the knowledge and interest of the SHG members.
4. Use the locally available raw material for making new products that will reduce the overall cost of products.
5. Timing of the training should be decided after consulting with SHG women so, they all can take benefit from all meetings and workshops.
6. SHG groups need more supports from government funding, and microfinance institutions.
7. There should be an education program run only for the SHG women and that is compulsory for all members.
8. There is need to create more awareness about the programs run by government of India, for the SHG groups so, they all can take benefits from them.
9. Make a lending rule for SHG groups so they can take money from SHG based on their need.
10. There should be a short procedure for applying and getting loan.
11. There should be a bank branch within a 10KM distance, so SHG members do not have to travel much.
12. There should be proper road connectivity and transportation facility to connect the nearby villages with town and city.
13. There should be some government support for marketing of hand made products.

Chapter-7

7.1 Conclusion-

This study concluding that self-help groups are really make a huge effect in the social and economic development of rural women. There is certain issue with SHG groups like- lack of participation, family members do not allow for outdoor activity, middleman cost are high, illiteracy, inequality between members, but after that SHG groups are doing very excellent to reduce the inequalities, social injustice, poverty, and exclusion, dowry system, alcoholism, and other so many patriarchal issues. According to the study women members have started their own micro-enterprises, they are now able to speak in community and with men, they have started their outdoor activities, they are now self-dependent, self-confident, now they know about women rights, some of them have control over the income of their family, they are also taking political decisions at home and society, all these changes are making huge effect in increase the women's status in their society. Manjari foundation doing very well by their cooperation with SHG groups but still we need some more efforts from government side, bank branch at every 10Km distance, training programs according to the need and interest of SHG groups.

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