

## Attitude of women SHG members towards SHPIs and problems faced by them in running the SHGs

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### ABSTRACT

The study was conducted in West Garo Hills district of Meghalaya under 'Intra Mural Research Project' funded by Central Agricultural University. One of the objectives of the study was to assess the attitude of women entrepreneurs towards Self Help Promoting Institutions and also to find out the problems faced by them in running the Self Help Group. The result has revealed that most of the respondents (80.67 per cent) had favourable attitude towards the SHPIs while 12.66 per cent of them had most favourable attitude followed by 6.67 per cent of respondents with least favourable attitude towards them. The study found that major problems faced by them were group conflict, lack of motivation of members of the group, members are less hardworking and does not owe due responsibility of their duties, in-fighting among group members, competition with other Self Help Groups, etc. The result also showed that the respondents didn't have any problem or resistance from parents, in-laws or husband/spouse.

**Keywords:** Attitude, Women Entrepreneurs, Problems, SHPIs, SHGs

Women entrepreneurs have been making significant impact in all segments of the economy. The emerging changes in the values and attitudes of the members of the SHGs are a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. A true entrepreneurial attitude requires refusing to quit when things get tough. According to Secord and Backman<sup>5</sup> (1964) the term attitude refers to certain regularities of an individual's feelings, thoughts and predispositions to act towards some aspects of his environment. Attitude as been defined "as the degree of positive and negative effect associated with some psychological objects" (Edwards 1969<sup>1</sup>). The complexity of the problem of women empowerment process itself requires both macro and micro considerations, and it is difficult to pass a judgment on its success by using a single or just a few selected criteria. Life for a women entrepreneur having a small scale industry is not a bed of roses. The individual women entrepreneur single handedly faces a plethora of seemingly endless problems. But despite these numerous barriers and tangible obstacles women are, today, entering the field of business in increasing numbers. SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members but also helped in changing much of their social outlook and attitudes. The nature of attitude held by women entrepreneurs towards their support agencies reflects the degree of credibility in their support agencies. In the running of SHGs, its members are surrounded by a wide variety of problems which affects their performance. Therefore, it is necessary to implore these problems. Hence the study was carried out with the following objectives

To assess attitude of women entrepreneurs towards SHPIs.

Ascertain problems faced by them in availing benefits provided by the SHPIs.

### MATERIALS AND METHODS

The study was conducted in 29 villages and one urban area of West Garo Hills district of Meghalaya. Five SHPIs – District Rural Development Agency, International Fund for Agricultural Development, District Sericulture Department, BAKDIL (NGO) and Bethany Society (NGO) were randomly selected as SHPIs. 30 respondents from six villages supported by these SHPIs were randomly selected keeping into consideration that they were active SHG members.

To assess attitude of women entrepreneurs towards SHPIs, 19 statements were framed. These statements were marked on a five point continuum scale as 'Strongly agree' (5), 'Agree' (4), 'Undecided' (3), 'Disagree' (2) and 'Strongly Disagree' (1). Based on the total score obtained by the respondents they were categorized into three categories of low, medium and high. To find out the problems faced by them, respondents were asked questions related to the problems faced by them within the family, with members of SHG or with other people outside the SHG. The response given by the respondents were scored and then suitably categorized as low, medium and high.

### RESULTS AND DISCUSSION

#### Attitude of respondents towards SHPIs

Respondents were asked to indicate their opinion on a five point continuum scale, the attitude they had about the selected SHPIs. The statements were related to behavior, financial support, gender biasness, efficiency in discharging different roles by SHPIs etc.

**Table- 1: Attitude of women entrepreneurs towards SHPIs.**

N = 150		
Category	Frequency	Percentage
Low (<26)	10	6.67
Medium (26 – 29)	121	80.67
High (>29)	19	12.66
Total:	150	100.0

From the result of table- 1 it is observed that most of the respondents (80.67 percent) had medium level of attitude towards SHPIs. A small percentage (12.66 percent) had high level of attitude towards them.

The nature of result depicts that women entrepreneurs had favourable attitude towards them. This attitude is because the SHPIs play significant role in uplifting the status of women entrepreneurs and thus making them empowered economically, socially and politically. Because the women entrepreneurs notice significant change in their life after becoming member of SHG, they had favourable attitude towards SHPIs because they owe some credit to them.

#### **Problems faced by women entrepreneurs in availing benefits provided by the SHPIs**

##### **Family and SHG Problems:**

The problems faced by women entrepreneurs have been presented in table - 2.

**Table 2: Problems faced by women entrepreneurs.**

N = 150			
Items	Response	Frequency	Percentage
Problems/resistance from husband.	No	150	100
Problems/resistance from parents/parents-in-law.	No	150	100
Attitudinal change in husband.	Yes	149	99.33
	No	1	0.67
Attitudinal change in parents/parents-in-law.	Yes	149	99.33
	No	1	0.67
Stress felt in discharging dual duties.	Yes	13	8.67
	No	137	91.33

From the above result, it is found that cent percent respondents did not face any problem or resistance either from their husbands or parents-in-law. Infact, there was significant positive attitudinal change in husband/parents-in-laws after becoming SHG member. It is also found that the respondents did not feel stressed in discharging dual duties of home maker and earning member. These findings suggest that the husband/parents/in-laws were cooperative and encouraged them in every endeavour.

However, they faced problems with the members of the SHG, marketing of goods etc. The major problems stated in general by most of the respondents are listed below –

Group Conflict.

Lack of motivation of member of the group.

Members are less hard working and does not owe due responsibility of their duties.

Infighting with group members.

Competitiveness with other Self Help Groups.

#### **Entrepreneurial capabilities of the respondents:**

Respondents were asked to indicate entrepreneurial capabilities in management of finance, labour, staff, procuring raw materials, marketing, loans, marketing of products etc. to ascertain the degree and nature of problem in entrepreneurial capabilities. They, were asked to answer on five point continuum of 'Excellent', 'Very Good', 'Good', 'Reasonably OK' and 'Poor' with scores of 5,4,3,2 and 1 respectively. Based on the total scores they were categorized as low, medium and high as presented in table No. 3

The findings of the table shows that majority of the respondents (92.67 percent) had medium level of entrepreneurial capabilities followed by 39 percent of them with high level and 27.33 percent with low level entrepreneurial capabilities. The data reflects that women possessed some degree of entrepreneurial capabilities by virtue of which they are running the SHG efficiently. One remarkable feature is that one-fourth of the respondents had low entrepreneurial capabilities. This may be due to low level of education.

**Table 3: Entrepreneurial capabilities of the respondents.**

N = 150		
Category	Frequency	Percentage
Low (<22)	41	27.33
Medium (22 – 30)	64	42.67
High (>30)	45	30.0
Total:	150	100.0

#### **Overall score of respondents on the problems faced by women entrepreneurs:**

The result of table- 4 showed that majority of the respondents (70.67 percent) had medium level of problems followed by 26 percent of the respondents with high level of problems. Only 3.33 percent of them had low level of problems.

Table 4: Level of problems faced by women entrepreneurs.

Category	Frequency	Percentage
Low (<32)	05	3.33
Medium (32 – 42)	106	70.67
High (>42)	39	26.0
Total:	150	100.0

The result suggests that majority of the respondents were facing medium level of problems in running of the SHG. Most of the problems are internal in nature. So, if the group members work as a team, with a sense of belongingness and cooperation, the performance and efficiency of the SHG could be improved.

It is concluded that majority of the respondents had favourable attitude towards SHPIs. It suggests that they have

positive attitude towards these SHPIs and since the SHPIs have a dynamic role to play in shaping the functioning of SHGs and thereby experiencing them in all spheres, therefore the SHPIs should strive to put more efforts so that the attitude level of respondents shift from favourable to most favourable. It is also concluded that the problems faced by the respondents chiefly centered on within the Self Help Groups and with members of other SHGs. Therefore, they should be given training by the SHPIs on Group dynamics, Leadership, cooperation, competition, etc. so that they will understand the importance of these dimensions and which will enable them to sort out their problems and help in better and smooth functioning of the SHGs.

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