

## **Barriers to the Rural Women Empowerment**

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### **ABSTRACT**

The study was conducted in 2011 among SHGs in Faizabad district of Uttar Pradesh. A total of 120 respondents (60 members from SHG and 60 members from no- SHG of dairy enterprise were selected purposively for the study. The study aimed at analyzing the on barriers of rural women empowerment. Majority of the SHG and non-SHG members faced the barriers as lack of education, negative social attitude about women's role outside the home, illiteracy among women, lack of cooperation, lack of leadership and lack of information about banking procedures etc. There were some suggestions perceived by the majority of SHG and non SHG members of dairy enterprise such as education to the women should be provided free of cost, extension personnel should create an interest in forming of SHG among rural members for their active participation, skill oriented training programme for SHG members should be initiated by the government, financial support should be strong for SHG members and women can be protected outside home by establishing the strong punishment/ rules.

**Keywords:** Barriers, SHG, rural women and women empowerment

### **INTRODUCTION**

The formation of Self-Help-Groups (SHGs) as a basis for the social and economic empowerment of deprived and disadvantaged women has been found to be a successful mechanism for the organization, mobilization and self development of women. These groups can facilitate the process of economic empowerment through thrift and savings, training and skill upgradation and access to credit and other productive resources. According to Wikipedia, "a self-help group (SHG) is a community/village-based financial intermediary usually composed of 10-20 local men/women. Most self-help groups are located in India, South Asia and Southeast Asia. Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources - material, human and intellectual [knowledge, information, ideas] and financial resources and control over decision-making in the home, community, society, nation and to gain 'power' (Sharma, 2011). Members make small regular savings and contributions over a few months until there is enough capital in the group to begin lending. SHG may be registered or unregistered. It typically comprises a group of micro-entrepreneurs having homogenous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from

the money collected by that group and by making everybody in that group self-employed. The emergence of SHG rural women entrepreneurs depends upon closely interlinked family, economic, education, social, cultural, religious, psychological and institutional variables. In order to assist and develop rural women entrepreneurship, women at grass root level should be involved through the women's organizations (Mansuri, 2011). Anand (1998) identified and reported problems that hinder rural women's employment as individual and family related problems, inadequate to knowledge on matters relating to health and family life, early marriage, lack of decision making in home, socio cultural and religious resistance to women's development, inhibition of women to participate in important activities, lack of mobilization and organized effort from activities, lack of community related programmes and economic dependency on men. Therefore, keeping this view in minds study was undertaken to identify/analyze on barriers of rural women empowerment.

### **METHODOLOGY**

The present investigation was carried out in Milkipur block of Faizabad district of Uttar Pradesh in 2011, which was selected purposively. A total number of 120 rural women (60 members from SHG and 60 members from non-SHG) were selected purposively from 6 Villages on the basis of dairy enterprise. The structured schedule was developed keeping in view the objectives and variables under study. The SHG and non SHG rural women were

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contacted personally for data collection. Frequency, percentage and rank orders were employed to analyse the data.

## RESULTS AND DISCUSSION

**Table 1: Barriers of empowerment as perceived by SHGs and non-SHGs rural women**

Barriers	SHG members (n=60)			Non-SHG members (n=60)		
	No.	%	Rank orders	No.	%	Rank
<b>Personal barriers</b>						
Lack of education among women	39	65.00	I	35	58.33	I
Women face drudgery and thus do more hard work and spare less time for self empowerment	14	23.33	III a	17	28.33	II
Lack of confidence	14	23.33	III b	09	15.00	VI a
Women usually suffer from inferiority complex	10	16.67	V	09	15.00	VI b
Lack of pertinent knowledge about new innovations	17	28.33	II	13	21.67	III
Lack of awareness	06	10.00	VI	06	10.67	VII
Poor decision making ability	05	8.33	VII	10	16.67	V
Highly engagement in household work	11	18.33	IV	11	18.33	IV
<b>Social barriers</b>						
Negative social attitude about women role outside the home. Due to "parada system"	24	40.00	I	22	36.67	I
women are restricted within home boundaries.	16	26.67	III	12	20	IV
Unequal distribution of households work.	06	10.00	VI	05	8.33	VII
Lack of social competition with men as well as women.	12	20.00	IV	18	30.00	II
Lack of social security to rural women	09	15.00	V a	08	13.33	VI
Women are overlooked in decision making process.	09	15.00	V b	10	16.67	V
Tendency of other to under estimate a women's capability.	17	28.33	II	15	25.00	III
<b>Barriers in formation of SHG</b>						
Lack of cooperation among women.	12	20.00	II	11	18.33	I a
Illiteracy among women	20	33.33	I	03	5.00	III a
Lack of mutual understanding among women	11	18.33	III a	06	10.00	II
Lack of belief on others	11	18.33	III b	03	5.00	III b
Lack of money for sharing in group account.	09	15.00	IV	11	18.33	I b

### Barriers in Functioning of SHG

Lack of leadership among members	26	43.33	I	12	20.00	I
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Lack of working ability of members.	13	21.67	II	06	10.00	II
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### Barriers in Bank transaction

Lack of information about banking procedures	18	30.00	I	08	13.33	I
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Rules and regulations which the women can not fulfil.	10	16.67	II	05	8.33	II
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Banks branches are distantly located	06	10.00	IV	04	6.67	III
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No special arrangement for women in banks	09	15.00	III	03	5.00	II
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## 1. Personal barriers

The data presented in Table-1 indicated that the rank order of personal barriers as perceived by majority of SHG members. Lack of education among women was ranked I, because the rural families were poor and they want to educate their children. 'Lack of pertinent knowledge about new innovation' was ranked II, as the social media and internet connectivity is not available in the villages and they are also not much educated. 'Women faced drudgery and thus do more hard work and spare less time for self employment' ranked IIIa. The women have not find time for their self management an account of burden of kitchen, child care, care of old family members and involved in other activities.

Likewise, in case of personal barriers faced by majority of non-SHG members, 'lack of education among women' was ranked I followed by women face drudgery and thus do more hard work and spare less time for self employment' ranked II, 'lack of pertinent knowledge about new innovation' ranked III, 'more engagement in household work' ranked IV, 'poor decision making ability' ranked V, 'lack of confidence' ranked VI a, 'women usually suffer from inferiority complex' VI b and 'lack of awareness' ranked VI,I respectively.

## 2. Social barriers

The data in Table 1 indicated that the rank order of social barriers faced by overwhelming majority of SHG members. Negative social attitude about women role outside the home' ranked I. Rural family head usually believing that women should work only within the house boundaries and men are meant for outside house work. 'Tendency of others to under estimate a women's capability' ranked II. As nature has made physically and mentally poor the women in comparison to men but women should always try to do best. 'Due to parada system women are restricted with in home boundaries' ranked III.

In some villages it was found that the women want to go outside the villages but they can not do so because of complicated attitude of society.

Like wise, in the case of non-SHG members the majority of respondents reported social barriers *viz.*, 'negative social attitude about women role outside the home' ranked I, followed by 'lack of social competition with men as well as women' ranked II, tendency of other to under estimate a women's capability' ranked III, 'due to parada system women are restricted with in home boundaries' ranked IV, 'women are over looked in decision making process' ranked V, 'lack of social security to rural women' ranked VI and 'unequal distribution of household work' ranked VII, respectively.

### 3. Barriers in formation of SHG

Further the data in Table 1 indicated the barriers in group formation faced by the majority of SHG members as 'illiteracy among women' ranked I. Illiterate women are more tough to understand the process of group formation as they hardly understand the how and why a group formed. 'Lack of cooperation among women' ranked II. Rural women usually show competition with each other which is not well in view of growth. 'Lack of mutual understanding among women' ranked IIIa. Usually, the group members are having different mind so their way of thinking may be different to each other but there is a need of utilizing common understanding of the group members. 'Lack of belief on others' ranked III b. In villages the women had found different socio-economic capacities hence a common trust can be developed in forms of formation of SHG members. 'Lack of money for sharing in group account' ranked IV. Basically the control of family economy remains in hand of men rather than women in rural areas therefore, they are unable to do large share in group account.

Like wise, in the case of non-SHG members the barriers in group formation faced by women respondents were reported as 'lack of cooperation among people' ranked Ia, followed by 'lack of money for sharing in group account' ranked Ib, 'lack of mutual understanding among people' ranked II, illiteracy among women ranked IIIa, and 'lack of belief on others, ranked IIIb respectively.

### 4. Barriers in functioning of SHG

The data in depicted Table 1 indicated that both SHG and non-SHG members faced the barriers in functioning of SHG and reported 'lack of leadership among members' as the most severe constraint. It is very important and responsible job to handle the group so no any member wants to take the extra burden of leadership. 'Lack of working ability of members' ranked II. Most of the time

the rural women remain engaged with family work therefore, they shows lack of working ability in groups.

### 5. Barriers in bank transaction

The Table 1 further revealed that majority of SHG and non-SHG members faced the barriers in bank transaction and reported as 'lack of information about banking procedures' ranked I. Nationalised bank has made complicated procedures as it is tough task to illiterates and less educated members. 'Rules and regulations which the women cannot fulfil' ranked II. Rules and regulations are tough to handle a bank account of SHG members hence, separate rules and regulations should be for rural women those are easier them. Chatterjee (2003) pointed out that due to complex banking rules and regulations the SHG members were suffering. He also recommended for some flexibility in banking rules so that poor people can be benefited.

### Suggestions for rural women empowerment about formation of SHGs.

There are some important points being recognized to overcome the barriers of rural women such as support by family members to women is required for their empowerment and education. The women should be provided free of cost training to rural women about income and employment generating enterprises so they can start self employment. Opportunities to women should be provided for more exposure to every sphere of life, extension personnel need to create an interest among rural women for informing of SHG members so that they could participate actively in skill oriented training programmes. The government must provide marketing facilities at village level for selling the milk and milk product, financial support, monthly training facility to SHG members for making valuable milk products. Providing opportunities for educational tour to change in their knowledge, skills, attitude, confidence and outlook which could be helpful in taking strong decisions and women can be protected outside home by establishing strong punishable rules.

### CONCLUSION

The present investigation concluded that a majority of SHG and non-SHG rural women faced almost similar barriers as lack of education, negative social attitude about women role's outside the home, and lack of cooperation which must be supported by family members, friends and society. For improving the rural women status as whole, training programmes should be arranged to acquire new knowledge, skills, attitude, and confidence methods about formation of SHG and about among rural women interested in dairy enterprise. The

government and other financial institutions should enhance support lending activities to these women through single window systems and camps should be conducted. Financial institutions must recognize the potential of women entrepreneurs and develop special services for them. Improvement in identification mechanism of new women entrepreneurs, assistance to project formulations with adequate infrastructures to the women, and timely information about market situation should be made available to the women entrepreneurs on time.

*Paper received on* : *May 27, 2014*  
*Accepted on* : *June 19, 2014*

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