



Constraints and Suggestions regarding Entrepreneurial Behaviour of Self-Help Group Members under National Rural Livelihood Mission in Lakhimpur Kheri district of Uttar Pradesh

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ABSTRACT

The study was conducted during the year 2022-23 in Lakhimpur Kheri district of Uttar Pradesh state to measure the Constraints and Suggestions of Self-Help Group Members under National Rural Livelihood Mission (NRLM). In Lakhimpur Kheri district, Nighasan and Pasgawan blocks were purposefully selected for the present study, since these are dominated with the maximum Self-Help group members were working under National Rural Livelihood Mission in areas. A sample of 100 Respondents was selected by using proportionate random sampling technique with personnel interview from two selected gram panchayat and 10 SHGs from each gram panchayat. Total 20 SHGs (each block total fifty respondents) were selected randomly. The study revealed that most crucial constraints faced by the majority of SHG members were that the lack of knowledge about the market trend of SHG products (96.00) followed by lack of training programmes related to women SHG (95.00), lack of awareness of marketing strategies (94.00). The study suggested that a greater number of capacity building programs is required for marketing skill (87.00) followed by training programmes should provide related to women SHGs (84.00), required more awareness about the market trend of their produce for understanding the competition (80.00).

Introduction

“Entrepreneurship is the purposeful activities of an individual or a group of associated individuals undertaken to initiate, maintain or organize a profit-oriented business unit for the production or distribution of economic goods and services”. Entrepreneurial behaviour of SHG Members established under NRLM can be attributed as the change in knowledge, skills and attitude of entrepreneurs in the enterprise they

have taken up (Bhati *et al.*, 2014).

National Rural Livelihood Mission works on three pillars i.e., enhancing and expanding existing livelihood options of the poor, building skills for the job market outside and nurturing self-employed and entrepreneurs for micro-enterprises. The core belief of National Rural Livelihood Mission (NRLM) is that the poor have innate capabilities and a strong desire to come out of poverty. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable

them to come out of poverty. NRLM focuses on universal inclusion of the poor, prioritizing the poorest of the poor, identified through participatory processes and converted into institutions of the poor that are supported to leverage formal credit and access services and benefits meant for the poor, as well as develop innovative community led interventions leading to sustainable livelihoods and improved quality of life. Entrepreneurial behaviour of women is an important element for success of any enterprise undertaken by women in self-help groups (Kumar, 2009).

Women have vast entrepreneurial talents and that have transformed them from jobseekers to job givers. Initially women's activities in business were confined to making papad, pickles, jam, masala, squash, weaving embroidery, spinning and handicraft. Now their business has shifted towards non-traditional activities like engineering, and other technical fields. This is due to spread of technical education among women (Nirmala, 2004).

Results And Discussion

1. To find out the constraints being faced by the SHG members under NRLM

Table- 1.1 Constraints perceived by SHG members

| S. No. | Constraints | MPS | Rank |
|--------|---|-------|------|
| 1. | Lack of pertinent knowledge about new innovations. | 88.00 | V |
| 2. | Lack of technical organizer of women SHG. | 90.00 | IV |
| 3. | Lack of awareness of marketing strategies. | 94.00 | III |
| 4. | The low price of products. | 71.00 | IX |
| 5. | Lack of information about banking procedures of women SHG members | 85.00 | VII |
| 6. | Limited marketing of SHG products | 88.00 | VI |
| 7. | Lack of managerial skills. | 66.00 | X |
| 8. | Unequal distribution of household's work. | 81.00 | VIII |
| 9. | Lack of training programmes related to women SHG. | 95.00 | II |
| 10. | Lack of knowledge about the market trend of SHG products. | 96.00 | I |

MPS = Mean Percent Score

Table-1.1 reveals, the constraints as perceived by SHG members in the progress of SHGs (NRLM) and their ranks from 1-10 arranged in descending order. Most crucial constraints faced by the majority of SHG members were that the lack of knowledge about the market trend of SHG products (96.00) ranked first followed by Lack of training programmes related to women SHG (95.00) ranked second, Lack of awareness of marketing strategies (94.00) ranked

Research Methodology

The present study was conducted in Lakhimpur Kheri district of Uttar Pradesh. Out of 15 blocks in Lakhimpur Kheri district, the two blocks Nighasan and Pasgawan were selected purposively based on highest number of self-help group members were working under National Rural Livelihood Mission in areas. The respondents were selected through proportionate random sampling technique from two selected gram panchayat and 10 SHGs from each gram panchayat. A total 20 SHGs (each block total fifty respondents) were selected randomly. A total of 100 respondents who are members of SHGs were selected randomly. The data were collected with the help of pre- tested structured interview schedule by holding personal interview with self-help group members by the researcher. Different statistical tools were used such as frequency, percentage, mean and standard deviation.

third, Lack of technical organizer of women SHG (90.00) ranked fourth, Lack of pertinent knowledge about new innovations (88.00) ranked fifth, Limited marketing of SHG products (88.00) ranked sixth and Lack of information about banking procedures of women SHG members (85.00) ranked seventh, Unequal distribution of household's work (81.00) ranked eighth, The low price of products (71.00) ranked ninth and Lack of managerial skills (66.00) ranked tenth.

2. To suggest the suitable strategy to overcome their constraints.

Table- 2.1. Suggestions expressed by SHG Members

| S. No. | Suggestions | MPS | Rank |
|--------|--|-------|------|
| 1. | Pertinent knowledge should be providing about new innovations through different programmes. | 75.00 | V |
| 2. | Required more awareness about the market trend of their produce for understanding the competition. | 80.00 | III |

| | | | |
|-----|---|-------|------|
| 3. | Technical organizer should provide of SHG members through woman SHG supervisor. | 78.00 | VIII |
| 4. | Easy loan procedure to be followed for obtaining the bank loan to SHGs. | 61.00 | X |
| 5. | More number of capacity building programs is required for marketing skill. | 87.00 | I |
| 6. | Need for a different platform for the marketing of SHG products. | 73.00 | VI |
| 7. | The time to obtain the revolving fund from NRLM may be reduced. | 69.00 | IX |
| 8. | Should be provide complete information about banking procedures of women SHG members. | 78.00 | IV |
| 9. | Training programmes should provide related to women SHG. | 84.00 | II |
| 10. | Should be avoid unequal distribution of household's work. | 72.00 | VII |

MPS = Mean Percent Score

The important suggestions are based on constraints faced by them to promote their entrepreneurship of Self-help group members established under National rural livelihood mission were ranked them from I-X and arranged in descending order as- more number of capacity building programs is required for marketing skill (87.00) ranked I, followed by training programmes should provide related to women SHG. (84.00) ranked II, required more awareness about the market trend of their produce for understanding the competition (80.00) ranked III, should be provide complete information about banking procedures of women SHG members (78.00) ranked IV, pertinent knowledge should be provide about new innovations through different programmes (75.00) ranked V, need for a different platform for the marketing of SHG products (73.00) ranked VI, should be avoid unequal distribution of household's work (72.00) ranked VII, technical organizer should provide of SHG members through woman SHG supervisor (78.00) ranked VIII, the time to obtain the revolving fund from NRLM may be reduced (69.00) ranked IX and easy loan procedure to be followed for obtaining the bank loan to SHGs (61.00) ranked X, respectively.

Conclusion

The Present study concludes that after joining the Self-Help Groups, the problems that have been faced by the Self-Help Group Members of these Self-Help Groups were not reduced fully. Lack of knowledge about the market trend of SHG products and Lack of training programmes related to women SHGs in Lakhimpur kheri district were the main reasons behind these problems. The study suggested that in the term of constraints regards major suggestions a greater number of capacity building programs is required for marketing skill and training programmes should provide related to women SHG.

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