# CHAPTER-VIII

# IMPACT OF THE SHGs ON WOMEN EMPOWERMENT

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In the light of above facts an attempt is made in the present chapter to throw some light on the status of income generating activities among the selected SHG sample respondents. The aspects examined in this chapter include reasons for selecting the present activity, adequacy of loan amount providing for the SHGs, Source of loan amount of investment, employment days generated, problems in running these income generating activities etc.

The major income generating activities are broadly classified into five (05) activities namely Food Processing, Dairy and Poultry, Tailoring and Sari Painting, Manufacturing and Trade and commerce. This classification is made after discussion with Governmental officials and adopted the same classification which they follow.

## 8.1 Income Generating Activities (IGAs)

The main thrust of the women's development activities would be to assist women in the sustainable establishment of income generating activities to be under taken in or near the home. This is one of the main objectives of the Self-Help Groups. IGAs tend to give women a higher status within the family and studies generally indicates that the higher the amount of income under women's control significant part of he amount will be devoted to their children's education, health and nutrition. Generally, incomes of women are used for the enhancement of the well being of the family. However, it is essential to guarantee that women will have control of the funds (saving funds and loans etc.) and the free disposal of them to implement IGAs. SHGs provide funds to the women for starting income generative activities.

IGAs should be those traditionally undertaken by women and located in or near the home. Potential IGAs should concern activities where women can use skills which they have already acquired. Rural women have skills to do petty businesses along with agricultural and animal subsidiary activities, processing and preservation,

tailoring, hand-crafts and other petty activities. Areas for potential promotion include home gardens (aromatic and medical plants and herbs vegetables), indoor plants flowers, sewing, knitting embroidering, carpet making, making bags and small toys pickles. Potentialities vary according to the specific condition of the village.

## 8.2 Reasons behind Selecting the Activity

Table 8.1 is prepared based on the responses given by the sample respondents about various reasons behind selecting an activity. A Chi-square test statistic is computed to test whether there is any association between various activities chosen and the reasons behind selecting a particular activity. In other words, Chi-square statistic is used to test the null hypothesis that the activities and reasons behind choosing activities are independent against the alternative hypothesis that they are not independent.

As per the figures presented in the table 8.1the following facts are established from the responses of the sample respondents. About 51.13 per cent of the total respondents are of the opinion that availability of taw materials is the main reason for selecting the activity. The second best reason for choosing an activity is the market demand, for which 27.77 per cent of total respondents stated this as a reason. At third level 20.07 per cent of total sample respondents are responded that they have chosen the activity because of the training and skill in the activity. Only few 2.14 per cent stated that they have chosen the activity for other reasons.

The value of Chi-square test statistic calculated that for the data given in table 8.1 is significant at 1 per cent level. Hence it rejects the null hypothesis that the activities and reasons for selecting activity are independent. This proves that there is relation between activities and reasons behind choosing an activity. In other words, there might be a specific reason such as amount of loan granted by the Government, availability of internal financial resources, amount they can invest in the activity and the income generated etc., for selecting an activity. The fact is further established by the cell value or counts depicted in the Table 8.1. Among 405 sample respondents who said that the availability of raw material is the reason for selecting an activity is

more than 50 per cent. Except from Tailoring and Sari Painting and Trade and Commerce other activity members are responded that they have chosen an activity based on the availability of raw material. The reason is quite evident because these three activities are get raw material only from local resources. However the role of market demand has its own importance in giving boost to the activity which further is the cause of choosing the activity. All most all activities are essential goods producing units which has inelastic demand, is the reason for choosing these activities. In this regard, out of 220 respondents who replied the demand as the reason are 29.26, 29.05, from Food Processing and Dairy and Poultry units. In Trade and commerce it is 54.02 and the other two units are replied with around 20 per cent. In the case of training and skill it is obvious that only in Tailoring and Sari Painting many stated that they have chosen this activity based on training and skill whereas other activities are under less importance this aspect. The result is very close to the reality that raw material and market demand played an important role in choosing the econom8ic activity concern.

The above reasons stated by the sample respondents concludes the results that the respondent are fully aware of their activity and its pros and cons along with market details because many of theme are in this area of work with little bit of experience and touch with the work. Thus, the above responses of the sample respondents established the facts that the respondents have chosen the activity based on their awareness about the availability of raw material, market demand and training and skill in concerned area of work with particular activity.

**Table 8.1**

**Distribution of the Sample Respondents by Activity and Reason behind Selecting the Activity**

| Activity of the Respondent | Reason behind Selecting the Activity | | | | Total |
|---|---|---|---|---|---|
| | Availability of raw Materials | Market Demand | Training and Skill in the Field | Others | |
| Food Processing | 132<br>(53.65)<br>(32.59) | 72<br>(29.26)<br>(32.72) | 46<br>(18.69)<br>(28.93) | 5<br>(2.03)<br>(29.41) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 82<br>(55.40)<br>(20.24) | 43<br>(29.05)<br>(19.54) | 17<br>(11.48)<br>(10.69) | 6<br>(4.05)<br>(35.29) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 70<br>(41.42)<br>(17.28) | 37<br>(21.89)<br>(16.81) | 59<br>(34.91)<br>(37.10) | 3<br>(1.77)<br>(17.64) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 86<br>(60.56)<br>(21.23) | 21<br>(14.78)<br>(9.54) | 33<br>(23.23)<br>(20.75) | 2<br>(1.40)<br>(11.76) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 35<br>(40.22)<br>(8.64) | 47<br>(54.02)<br>(21.36) | 4<br>(4.59)<br>(2.51) | 1<br>(1.14)<br>(5.88) | 87<br>(100.00)<br>(10.98) |
| Total | 405<br>(51.13)<br>(100.00) | 220<br>(27.77)<br>(100.00) | 159<br>(20.07)<br>(100.00) | 17<br>(2.14)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages
**Source**: Computed from the Primary Data

$X^2 = 189.523^a$, df = 8, P= .000, which is <.05, significant at 1% level

### 8.3 Activity and Sufficiency of Loan Amount

In the light of the facts furnished in the above analysis, an attempt is made to identify to what extent the loan amount granted by various financial institutions (Government or Private) are adequate or inadequate to the activity chosen by the respondent. The distribution of sample respondents by activity and sufficiency of loan amount is prepared and presented in Table 8.2. The results reveal that out of 792, 56.06 per cent of sample respondents replied that the loan amount given by different funding agents is insufficient and 43.93 per cent of sample respondents stated that the amount given is sufficient for their activity. When it is observed through individual

activities in case of Food Processing unit 67.78 per cent of respondents are stated that the amount given is insufficient followed by the other units are expressed the same response near and around 55 per cent. In fact, the activities carried by the respondents are in need of more investment hence they are in more requirement of variable expenditure.

The chi-square test statistics value $X^2 = 52.148^a$, calculated between different categories of activities and opinion about sufficiency of the loan amount is found to be significant at 1 per cent level of significance. The inference of the significant value of chi-square test statistic is that there is no association between various categories of activities and responses given by the respondents about the sufficiency of loan amount.

The reason for the association between activity and the responses expressed by the sample respondents may be some of the socio-economic factors or others such as training and skill development and some other reasons like that. Significant per cent of total respondents who involved in the Food Processing, Dairy and Poultry, Tailoring and Sari Painting are of the opinion that the funds are in adequate as these are the unit which need more working capital for regular input. The two activities Manufacturing and Trade and Commerce are expect more investment in the initial stage than in running the unit. Hence, it is concluded that the sample respondents who have chosen activities are expecting more funds or financial assistance from the financial agencies. It also reveals that the respondents are in essential need of training and skill development which costs more. This helps the respondents' activities to sustain in the market growing conditions. The above responses stated by the sample respondents give proper reasons showing that the funds are insufficient and further need of increase in financial assistance for the betterment of the economic activity.

**Table 8.2**

**Distribution of the Sample Respondents by Activity and Sufficiency of Loan Amount**

| Activity of the Respondent | Sufficiency of Loan Amount | | Total |
|---|---|---|---|
| | Adequate | Not adequate | |
| Food Processing | 94<br>(38.21)<br>(27.01) | 152<br>(61.78)<br>(34.23) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 66<br>(44.59)<br>(18.96) | 82<br>(55.40)<br>(18.46) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 84<br>(49.70)<br>(24.13) | 85<br>(50.29)<br>(19.14) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 66<br>(46.47)<br>(18.96) | 76<br>(53.52)<br>(17.11) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 38<br>(43.67)<br>(10.91) | 49<br>(56.32)<br>(11.03) | 87<br>(100.00)<br>(10.98) |
| Total | 348<br>(43.93)<br>(100.00) | 444<br>(56.06)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages
**Source**: Computed from the Primary Data

$X^2 = 52.148^a$, df = 12, P= .000, which is <.05, significant at 1% level.

### 8.4 Activity and Sources of Finance other than Loan Amount

The sample respondents of the study area are questioned on the financial sources that they have other than the SHGs funders. The distribution of sample respondents by activity and sources of finance other than loan amount from SHGs funders is prepared and the results are presented in Table 8.3. As per the results presented in the Table 8.3, out of 792 (46.06 per cent) of sample respondents replied that the loan amount is sufficient and 35.85 per cent of sample respondents replied that they borrowed money from money lenders whereas 18.05 per cent of sample respondents responded that they got from other sources to meet the financial requirements.

As per the data furnished in the Table 8.3, it is evident that on an average each activity is borrowing funds from money lenders to the tune of 36 per cent.

However, it is the Food Processing unit sample respondents borrowing at 34 per cent of funds to run their daily activities, followed by Tailoring and Sari Painting, Dairy and Poultry, Manufacturing units, while it is only 9 per cent of Trade and Commerce sample respondents are borrowing funds from money lenders who normally charge higher rate of interest, when compared to the financial institutions. In view of inevitable situations and crisis the respondents are forced to borrow funds from these sources. In case of certain situations these people are also borrowing funds from other sources, particularly from friends and relatives at relatively lower rate of interest compared to money lenders.

An attempt is made to test whether there is an association between different categories of activities by sample respondents and source of finance other than loan amount. The chi-square test result ($X^2 = 420.571^a$) turned out to be significant at 1% level establishing a close association among various categories of activities and sources of finance.

**Table 8.3**
**Distribution of the Sample Respondents by Activity and Sources of Finance other than Loan Amount**

| Activity of the Respondent | Sources | | | Total |
|---|---|---|---|---|
| | Sufficient | Lending from Money Lenders | Other Sources | |
| Food Processing | 102<br>(41.46)<br>(27.94) | 98<br>(39.83)<br>(34.50) | 46<br>(18.69)<br>(32.16) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 70<br>(47.29)<br>(19.17) | 52<br>(35.13)<br>(18.30) | 26<br>(17.56)<br>(18.18) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 80<br>(47.33)<br>(21.91) | 61<br>(36.09)<br>(21.47) | 28<br>(16.56)<br>(19.58) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 72<br>(50.70)<br>(19.72) | 47<br>(33.09)<br>(16.54) | 23<br>(16.19)<br>(16.78) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 41<br>(47.12)<br>(11.23) | 26<br>(29.88)<br>(9.15) | 20<br>(22.98)<br>(13.98) | 87<br>(100.00)<br>(10.98) |
| Total | 365<br>(46.08)<br>(100.00) | 284<br>(35.85)<br>(100.00) | 143<br>(18.05)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages
**Source**: Computed from the Primary Data

$X^2 = 420.571^a$, df = 18, P= .000, which is <.05, significant at 1% level

It may inferred that in the activities such as Food Processing and Dairy and Poultry which have local market continuously require regular financial support at relatively less quantity of investment. In case of other units namely Manufacturing and Trade and commerce also require investment relatively higher than the quantum of investment needed by other units.

### 8.5 Activity and Amount Invested

The sample respondents are asked how much they have invested to start the selected activity. The responses given by them are summarized and tabulated in the Table 8.4. The cell frequencies in the table 8.4 shows that about 58.83 per cent of sample respondents invested less than Rs20000, while the remaining 41.17 per cent of sample respondents invested more than Rs20000 and above. Among various activities of the respondents large per cent are invested less than Rs20000 such as Food Processing and Manufacturing units are more in investing less than Rs20000, whereas other units in equal ratio between Rs20000 and above Rs20000. In Dairy and Poultry and Tailoring and Sari Painting units little bit more amounts is invested compared to other activities**.**

The Chi-square test statistic value ($X^2 = 205.442^a$) is significant at 1% level between the different activities and categories of amount invested. Hence it rejects the null hypothesis that different category of activities and category of responses are independent. This result supports the fact that for the activities, which should meet regular daily needs of the customers require more investment. In Dairy and Poultry and Food Processing activities there is daily demand for milk and other products. Also it may have same variations in demand. The SHGs members who have under taken such activities have to meet the daily requirement of their customer. Quick deliver of these products are also to be planned effectively, otherwise they may loose their consumers. In view of perishable character of these products for the urgent delivery of products the SHG women are taking the help of their family members which is causing additional expenditure for the some units.

**Table 8.4**

**Distribution of the Sample Respondents by Activity and Amount Invested for the Activity**

| Activity of the Respondent | **Amounted Invested for the Activity** | | **Total** |
|---|---|---|---|
| | **< 20,000** | **20,000 & above** | |
| Food Processing | 152<br>(61.78)<br>(32.61) | 94<br>(38.21)<br>(28.83) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 78<br>(52.70)<br>(16.73) | 70<br>(47.29)<br>(21.47) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 91<br>(53.84)<br>(19.52) | 78<br>(46.15)<br>(23.92) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 94<br>(66.19)<br>(20.17) | 48<br>(33.80)<br>(14.72) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 51<br>(58.62)<br>(10.94) | 36<br>(41.37)<br>(11.04) | 87<br>(100.00)<br>(10.98) |
| Total | 466<br>(58.83)<br>(100.00) | 326<br>(41.17)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages
**Source**: Computed from the Primary Data

$X^2 = 205.442^a$, df = 12, P= .000, which is <.05, significant at 1% level.

### 8.6 Employment Days

The main motto of the SHGs is to create employment and to give move to rural poor from partial employment to full time employment. The sample respondents are asked to state the number of Employment days generated by their income generating activity, which was started as a result of associating with the Self-Help Groups. The distribution of the sample respondents by employment days generated is given in Table 8.5. It is noticed from the cell frequencies of the table that majority that is 65.02 per cent of the respondents are under the impression that number of employment days generated by the respective activity is 300 or less than 300, while the remaining 34.98 per cent of the respondents, the number of employment days are more than 300.

The study on employment days generated among different categories of activities reveal that employment days generated are more than 300 days, in the case of Trade and Commerce it is 40 per cent and in Food Processing and Dairy and Poultry and Tailoring and Sari Painting it is around 35 per cent followed by Manufacturing with 25.35 per cent of respondents. On the contrary employment days generated 300 days and below are observed that all most all activities are providing 300 and below 300 days employment days are around 60 per cent

The Chi-square test used to identify an association between various activities and employment days turned out to be significant ($X^2 = 617.964^a$) at 1% level, leading to the a conclusion that there is certainly some association between activities and employment days generated by them. In other words, it rejects the null hypothesis that activities and employment days generated are not independent. It is true that in case of all activities the employment days generated more than 300 days and above is around 35 days except in Trade and commerce it is 40.22 per cent whereas in the case of 300 days and below it is around 65 per cent except in Trade and Commerce (59.77 per cent) of respondents because it is not related to season or time. It is noticed that the activities like Food Processing and Dairy and Poultry are affected by the time and season and some times these are affected due to climatic changes also. In the case of Tailoring and Sari Painting and Manufacturing units the general demand of the consumer varies with the changing trends and styles. Hence the employment days generated by an activity is based on nature of output, skill level and the investment made by the concerned women SHGs. However, it is pertinent that most of the women in various income generating activities need training to improve skills and additional financial requirements should also be planned at concessional interest rate.

**Table 8.5**

**Distribution of the Sample Respondents by Employment Days Generated**

| Activity of the Respondent | Employment Days Generated | | Total |
|---|---|---|---|
| | 300 days and below | Above 300days | |
| Food Processing | 168<br>(68.29)<br>(32.62) | 88<br>(35.77)<br>(31.76) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 91<br>(61.48)<br>(17.66) | 57<br>(38.51)<br>(20.57) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 108<br>(63.90)<br>(20.97) | 61<br>(36.09)<br>(22.02) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 96<br>(67.60)<br>(18.64) | 36<br>(25.35)<br>(12.99) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 52<br>(59.77)<br>(10.09) | 35<br>(40.22)<br>(12.63) | 87<br>(100.00)<br>(10.98) |
| Total | 515<br>(65.02)<br>(100.00) | 277<br>(34.98)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages
**Source:** Computed from the Primary Data

$X^2 = 617.964^a$, df = 24, P= .000, which is <.05, significant at 1% level

### 8.7 Profit Earned by Sample Respondents

The main aim of the SHGs is to create economic empowerment with their involvement in the income generating activities. Table 8.6 shows the distribution of the sample respondents by profit earned per month. As seen from the table it is evident that about 46 per cent of the sample respondents are getting profit to the tune of below Rs5000 per month, while it ranges from Rs5000 to Rs10000 for 44 per cent. However it is only 10 per cent of the sample respondents could secure above Rs10000 per month. Among different categories of sample respondents it is noticed that in Dairy and Poultry units 55.40 per cent of respondents could secure profit of below Rs5000 per month, followed by Food Processing, Tailoring & Sari Painting,

Manufacturing and Trade & commerce. But the activities such as Manufacturing and Trade and Commerce could secure profit in the range between Rs5000 to Rs10000 per month, followed by Tailoring and Sari Painting, Food Processing units and Sari and Poultry units respectively.

However, the chi-square test statistic value ($X^2 = 166.214^a$) is significant at 1% level which is calculated between various business activities and category of amount of profits they have earned. It indicates that there is a strong association between activities and profits earned.

**Table 8.6**

**Distribution of the Sample Respondents by Profit Earned from the Income Generating Activities per Month**

| Activity of the Respondent | Profit Earned from the Income Generating Activity Per Month | | | Total |
|---|---|---|---|---|
| | Below Rs.5,000 | Rs.5,000-10,000 | Rs.10,000 & above | |
| Food Processing | 116<br>(47.15)<br>(31.86) | 98<br>(39.83)<br>(28.00) | 32<br>(13.00)<br>(41.02) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 82<br>(55.40)<br>(22.52) | 50<br>(33.78)<br>(14.28) | 16<br>(10.81)<br>(20.51) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 76<br>(44.97)<br>(20.87) | 81<br>(47.92)<br>(23.14) | 12<br>(7.10)<br>(15.38) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 55<br>(38.73)<br>(15.10) | 76<br>(53.52)<br>(21.71) | 11<br>(7.74)<br>(14.10) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 35<br>(40.22)<br>(9.61) | 45<br>(51.72)<br>(12.85) | 7<br>(8.04)<br>(8.97) | 87<br>(100.00)<br>(10.98) |
| Total | 364<br>(45.95)<br>(100.00) | 350<br>(44.19)<br>(100.00) | 78<br>(9.84)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages

**Source**: Computed from the Primary Data

$X^2 = 166.214^a$, df = 12, P= .000, which is <.05, significant at 1% level

## 8.8 Marketing of the Products

Marketing of the products play an important role is generating profits in business activity. In this regard the sample respondents are asked to state whether they are marketing their products either through their own shop directly or selling to other shops. The distribution of the sample respondents by place of marketing is given in Table 8.7. It is striking to note from that nearly 50.75 per cent are selling their products directly through their own shop, while the rest 49.24 per cent of the sample respondents are selling their products to other shops.

Among different categories, it is observed that 72.78 per cent of respondents of Tailoring and Sari Painting are selling/marketing their goods out of their shops followed by 64.86 and 50.81 per cents of Dairy and Poultry and Food Processing units respectively to other shops, whereas manufacturing and Trade and Commerce units are selling their goods/products in their own shops by the women respondents.

The Chi-square test used to identify association between various activities of SHGs and nature of marketing of the products, ($X^2 = 83.761^a$) is significant at 1% level which reveals that the activities and ways of marketing the products are not independent

Due to the differences in organizational activities of the SHGs group leaders and respective members, it becomes inevitable to face the financial problems by some groups. By virtue of their socio-economic background of certain SHGs they are able to earn relatively more income than other groups.

**Table 8.7**

**Distribution of the Sample Respondents by Activity and Place of Marketing**

| Activity of the Respondent | Activity and Place of Marketing | | Total |
|---|---|---|---|
| | Own Shop | Selling to Other Shops | |
| Food Processing | 121<br>(49.18)<br>(30.09) | 125<br>(50.81)<br>(32.05) | 246<br>(100.00)<br>(31.06) |
| Dairy & Poultry | 52<br>(35.13)<br>(12.93) | 96<br>(64.86)<br>(24.61) | 148<br>(100.00)<br>(18.68) |
| Tailoring & Sari Painting | 46<br>(27.21)<br>(11.44) | 123<br>(72.78)<br>(31.53) | 169<br>(100.00)<br>(21.33) |
| Manufacturing | 112<br>(78.87)<br>(27.86) | 30<br>(21.12)<br>(7.69) | 142<br>(100.00)<br>(17.92) |
| Trade And Commerce | 71<br>(81.60)<br>(17.66) | 16<br>(18.39)<br>(4.10) | 87<br>(100.00)<br>(10.98) |
| Total | 402<br>(50.75)<br>(100.00) | 390<br>(49.24)<br>(100.00) | 792<br>(100.00)<br>(100.00) |

**Note**: Figures in the parenthesis represent percentages
**Source**: Computed from the Primary Data

$X^2 = 83.761^a$, df = 12, P= .000, which is <.05, significant at 1% level

### 8.9 Problems in Running the Income Generating Activities

The sample respondents are asked to explain their problems while running the income generating activities. Table 8.8 shows the distribution of the sample respondents by problems in running the income generating activities. It is evident from the data that the financial problems are reported by 54.92 per cent of the sample respondents in running the income generating activities. By contrast, 24.13 per cent of the respondents expressed that they do not have any problem. Further, it observed that around 17.80 per cent of the respondents reported that they are facing certain problems other than financial problems, such as lack of marketing knowledge and lack of co-operation from the society.

Among different categories of respondents, it is noticed that 62.06 per cent of respondents are facing financial problems in Trade and Commerce followed by Manufacturing, Tailoring and Sari Painting, Dairy and Poultry and Food Processing units with 56.33, 54.43, 53.37 and 52.84 per cents of respondents respectively. About 27 per cent of respondents reported that they have no problems in running the income generating activities. Only 17.80 per cent of respondents of all categories are found with other than financial problems namely political, gender difference, caste difference and differences in abilities etc.

Apart from the above problems women SHGs are facing some other problems like collecting money and receiving weekly payments. Some times for monthly payment some respondents face the problem of rotation of cash to pay daily wages and payments toward purchase of certain variable input namely daily feed in Dairy, raw material in Food Processing, payment of daily wages in other productive units etc.

The Chi-square test calculated between various activities and problems in running the activities turned out to be significant at five per cent level ($X^2 = 352.465^a$) Hence, it may be concluded that the problems involved in income generating activities vary according to the nature of the activity.

In addition to these, some more problems are noticed during the field visits particularly the problems of domination of male family members of some of the sample respondents' family, political involvement in routine matters, influence of politicians in sanctioning of loan amount by banks, discriminate attitude of Government officials in guiding the sample beneficiaries are noticed.