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Constraints analysis in fisherwomen SHGs in Therespuram fishing village, Thoothukudi district

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Abstract

The SHGs mobilized in marine fisheries sector plays pivotal role in reducing the indebtedness among the fisher folk. Field survey conducted in the fishing village of Therespuram for collecting information about constraints in SHGs. Garratt's ranking technique is used to identify and rank the attributes on the constraints in SHGs. Different types of constraints are analyzed here, such as production constraints, performance constraints, financial constraints, marketing constraints, cohesion constraints and extension constraints. Result obtained from the study revealed that lack of adequate knowledge leads to production and extension constraints; lack of encouragement is the main reason for cohesion constraints; lack of funds is the first constraint in finance and performance of SHGs and lack of marketing skill is the marketing constraint. So urgent attentions has to be given for the knowledge development programs, encouragement activity, training programs, source of funds and development of marketing skills. This will help to improve the business and thereby earn economic profit by fisherwomen in SHGs.

Keywords: Self-help group, Constraints, Analysis, and Development.

1. Introduction

The SHGs mobilized in marine fisheries sector play a pivotal role in reducing the indebtedness among the marine fisherfolk. Finance plays a crucial role in accelerating any business activity/economic development and fisheries sector is not an exception. The economic activity of the fishing villages mainly depends upon the availability of credit at reasonable cost to enhance production and income. The quantum of indebtedness at a reasonable level of interest sourced out from the organized sector is definitely an indicator of development, since availability of finance boosts up the economic activity and capital formation in a region. A **self-help group (SHG)** is a village-based financial intermediary committee usually composed of 10–20 local women or men. A mixed group is generally not preferred. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asian countries and Southeast Asian countries. Members of SHGs make small regular saving contributions over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many SHG's are 'linked' to banks for the delivery of micro-credit. Many self-help groups, especially in India, under NABARD's *SHG Bank Linkage* program, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayments. NABARD estimates that there are 2.2 million SHGs in India, representing 33 million members, which have taken loans from banks under its linkage program to date. This does not include SHGs that have not borrowed. "The SHG Banking Linkage Programmers since its beginning has been predominant in certain states, showing spatial preferences, especially for the southern region – Andhra-Pradesh, Tamil Nadu, Kerala and Karnataka.

2. Materials and Methods

Data are collected by field survey from the fisherwomen of SHGs in Therespuram. The sampling method used is Random sampling with a sample size of 40. From this data different types of constraints analyzed such as production constraints, marketing constraints, performance constraints, cohesion constraints, extension constraints, financial constraints and entrepreneur constraints by using Garrett's Ranking Technique.

The data obtained from the respondents were systematically tabulated for the purpose of analysis. Garrett's Ranking Technique was used to identify and rank the attributes on the constraints in SHGs. Garrett's ranking technique provides the change of orders into numerical scores. The prime advantage of this technique over simple frequency distribution is that the reasons and factors are arranged based on their importance from the point of view of the respondents. The per cent position of each rank was converted into scores referring to the Table given by Garret and Woodworth (1969). Garrett's formula for converting ranks into percent is given below:

$$\text{Percent position} = 100 * (R^{ij} - 0.5) / N^j$$

Where, R^{ij} = Rank given for i^{th} factor by j^{th} individual
 N^j = Number of factors ranked by j^{th} individual

The Percent position of each rank thus obtained was converted

into scores by referring to table given by Garret. For each factor or problem, the scores of the individual respondents were added together and divided by the total number of respondents who gave scores and thus based on the mean scores, they were given. These mean scores for all the factors were arranged in descending order and the most important factor the was ranked first and the least important problem was ranked as the last.

3. Result

The data commonly occurring in different types of constraints in self-help groups, such as production, marketing, cohesion, extension, and performance and financial were considered. They were ranked by the marine fisherwomen from SHGs members in the study area and were collected and analyzed by garret ranking technique and the results are presented in table 1 to table 5.

Table 1: Production Constraints in SHGs - Therespuram

| S. No | Factor | Mean score | Rank |
|-------|--|------------|------|
| 1 | Lack of adequate knowledge | 74.0 | I |
| 2 | High cost of the inputs | 63.4 | II |
| 3 | Lack of adequate supply of other inputs | 54.9 | III |
| 4 | High transportation cost | 50.0 | IV |
| 5 | Production of similar or homologues products | 40.1 | V |
| 6 | Lack of adequate supply | 39.2 | VI |
| 7 | Lack of insurance coverage | 29.6 | VII |

Source: Field survey

Among the production constraints in SHGs members perceived the lack of adequate knowledge as their prime constraint followed by the high cost of inputs and lack of Adequate supply of other inputs with a mean score of 10.54,

8.89, and 7.14 were the first, second and third constraints respectively. Lack of adequate knowledge is the main constraint in the production constraints of SHGs.

Table 2: Cohesion Constraints in SHGs – Therespuram

| S. No | Factor | Mean score | Rank |
|-------|--------------------------------|------------|------|
| 1 | Lack of encouragement | 61.5 | I |
| 2 | Lack of leadership | 61.4 | II |
| 3 | Lack of federation | 61.2 | III |
| 4 | Lack of support from other SHG | 50.7 | IV |
| 5 | Reduction in members strength | 45.9 | V |

Source: Field survey

Among the cohesion constraints, lack of encouragement, lack of leadership, lack of federation were the constraints ranked in First, second and third position with the mean score of 61.5,

61.4 and 61.2 respectively. It was followed by lack of support from other SHGs, reduction in members' strength respectively.

Table 3: Extension Constraints in SHGs – Therespuram

| S. No | Factor | Mean score | Rank |
|-------|--|------------|------|
| 1 | Lack of adequate training | 76.1 | I |
| 2 | Lack of contact between producer and consumer | 57.3 | II |
| 3 | Lack of contact between producer to marketing agency | 49.4 | III |
| 4 | Lack of extension educational programs | 44.2 | IV |
| 5 | Lack of research institute | 42.1 | V |
| 6 | Lack of contact with NGOs | 30.6 | VI |

Source: Field survey

Among the extension constraints, lack of adequate training, lack of contact between producer and consumer and lack of contact between producer to marketing agency were ranked first, second and third with the mean scores as 76.1, 57.3 and

49.4 respectively, followed by lack of extension educational programs, lack of research institute and lack of contact with NGOs were the other constraints which ranked fourth, fifth and sixth respectively.

Table 4: Performance Constraints in SHGs – Therespuram

| S. No | Factors | Mean score | Rank |
|-------|---|------------|------|
| 1 | Lack of funds | 68.5 | I |
| 2 | Lack of time | 62.9 | II |
| 3 | Less profits | 60.3 | III |
| 4 | Lack of education | 51.1 | IV |
| 5 | Difficulty in linking with marketing agencies | 49.8 | V |
| 6 | Difficulty in scaling u business | 49.2 | VI |
| 7 | Lack of fair price for the products | 44.0 | VII |
| 8 | Lack of market information | 44.0 | VII |
| 9 | Lack of mobility | 43.9 | VIII |
| 10 | Lack of marketing support from government offices | 37.0 | IX |
| 11 | Family toes | 28.4 | X |

Source: Field survey

Among the performance constraints in SHGs of fisherwomen, lack of funds, lack of time, less profits, lack of education and difficulty in linking with marketing agencies were the

constraints which ranked in first, second, third, fourth and fifth position with the mean scores as 68.5, 62.9, 60.3, 51.1, 49.8 and 49.8 respectively

Table 5: Marketing Constraints in SHGs – Therespuram

| S. No | Factor | Mean score | Rank |
|-------|--|------------|------|
| 1 | Lack of marketing skills | 66.7 | I |
| 2 | Lack of quality | 58.6 | II |
| 3 | Lack of adequate price | 56.9 | III |
| 4 | Lack of consumer support | 56.6 | IV |
| 5 | Un-organized marketing | 55.0 | V |
| 6 | High packaging cost | 51.3 | VI |
| 7 | Lac k of advertisement | 49.6 | VII |
| 8 | High quality control | 49.2 | VIII |
| 9 | Lack of government support | 47.6 | IX |
| 10 | High marketing cost | 45.8 | X |
| 11 | Middlemen not providing remunerative price | 45.0 | XI |
| 12 | Lack of marketing infrastructure | 43.5 | XII |
| 13 | Distant markets | 37.9 | XIII |
| 14 | Competition among fellow SHGs | 34.6 | XIV |

Source: Field survey

Among marketing constraints of fisherwomen in SHGs, lack of marketing skill, lack of quality, lack of adequate price, lack of consumer support and un-organized marketing were the

constraints ranked in first, second, third, fourth and fifth with the mean scores of a66.7, 58.6, 56.9, 56.6, and 55.0 respectively.

Table 6: Financial Constraints in SHGs – Therespuram

| S. No | Financial constraints | Mean score | Rank |
|-------|---|------------|------|
| 1 | Lack of funds | 70.1 | I |
| 2 | Inordinate delay in bank loan | 55.3 | II |
| 3 | Inadequate support from the bank officials | 55.2 | III |
| 4 | High interest rate for the loan | 52.1 | IV |
| 5 | Declining profits and business sustainability | 43.2 | V |

Source: Field survey

Among financial constraints of fisherwomen in SHG, lack of funds, inordinate delay in bank loan and inadequate support from the bank officials were the constraints ranked first, second and third with the mean score 70.1, 55.3, and 55.2 respectively.

attention is needed for the knowledge development programs, encouragement activities, training programs, source of funds and development of marketing skills. This will lead to improve the business and earning good level of profits in fisherwomen in SHGs.

4. Conclusion

Lack of adequate knowledge, lack of encouragement, lack of adequate training, lack of fund, lack of marketing skill, and lack of funds were the main constraints for fisherwomen in self-help groups. Fisherwomen are facing a great difficulty in running the business because of these constraints. So urgent

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