PROBLEMS FACED BY WOMEN ENTREPRENEURS THROUGH SELF HELP GROUPS

Dr. K. Saravanan
Principal, MASS College of Arts & Science, Kumbakonam – 612 501

R. HEMALATHA
Ph.D., Research Scholar, PG & Research Department of Commerce, Research Centre in Rajagiri Dawood Batcha College of Arts and Science, Papanasam, Thanjavur – 614 205

ABSTRACT

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. Lack of specific skills and restriction on availability of any meaningful employment in the rural or semi rural areas compels a woman to start her own business. A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic backgrounds, voluntarily coming together to save regular small sums of money. They mutually agree to contribute to a common fund and to meet their emergency needs on the basis of mutual help. Also it is a group of people who pool in their resources to become financially stable by taking loans from the money collected by that group and by making everybody of that group self-employed. However a lot of SHG’s face a lot of problems and close down after venturing into their own enterprises.

INTRODUCTION

Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Educated Women is contributing to a great extent to the social transformation and in the future, will be seen that more women venturing into areas traditionally dominated by men. Today, many women have established their own economy i.e., entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures.
WOMEN ENTREPRENEURS

Women who innovate initiate or adopt business actively are called women entrepreneurs. J. Schumpeter Women entrepreneurship is based on women participation in equity and employment of a business enterprise.

OBJECTIVES

To identify the problems faced by entrepreneurs towards self help groups

PROBLEMS FACED BY WOMEN ENTREPRENEURS

Problems Faced by Women Entrepreneurs are listed below:
- Male dominated society
- Limited Mobility
- Lack of Confidence
- Lack of financial support
- Low risk bearing capacity
- Family tie ups
- Low faith of creditors
- Credit worthiness
- Limited managerial ability
- Lack of education
- Lack of self confidence
- Obsolescence of technology & resulting increase in cost of production
- Lack of entrepreneurial aptitude
- Ignorance of Members/Participants
- Inadequate Training Facilities
- Problems Related with Raw Materials
- Lack of Stability and Unity Especially among women SHGs
- Exploitation by strong members
- Weak Financial Management
- Low Return
- Inadequate Financial Assistance
- Non-co-operative Attitude of the Financial Institutions
- Inadequate and ill-trained staff to meet the challenges
- Inadequate support from line department

Marketing of Problems

Following are the major problems relating to marketing.

- Lack of sufficient orders.
- Lack of linkage with the marketing agencies.
- Lack of adequate sales promotion measures.
- Lack of permanent market for the products of SHGs.
- Absence of proper brand name.
- Poor/unattractive packing system.
- Heavy competition
- Lack of experience about Marketing
- Collection of Bad debts
- Lack of training from marketing products
- Market risks & Un-certainties

Personal Problems

- Lack of Training
- Lack of encouragement
- Family responsibilities
- Lack of formal education
- Lack of freedom to take decisions

Social Problems

- Lack of leadership
- Lack of communication skills
- Non co-operation from the group
- Lack of social mobility
- Conflicts among the group members
SUGGESTIONS TO MINIMIZE THE PROBLEMS FACED BY SHGS:
The following suggestions are offered to minimize the above mentioned issues of SHGs:

- Information about locally available materials and their varied uses should be disseminated to SHGs. Proper encouragement and training should be given to them to make innovative products by using these materials. In order to have a knowledge base about the availability of materials, in panchayat levels, surveys can be conducted under the auspices of local authorities.
- In order to solve the various problems relating to marketing of SHGs, the state level organisations should extend the activities throughout the state instead of limiting its operations in a particular area.
- Various SHGs functioning in a particular panchayat area can form a co-operative society. This society may be entrusted with the task of marketing the products of different SHGs under a common brand name. Further, the society can undertake sales promotion activities and procure rare raw materials for the benefits of member SHGs.
- Non-Government Organisations (NGOs) can play a significant role in empowering women entrepreneurs by providing basic education, motivation training, and financial help and so on.
- All the members in the SHGs may not have the same caliber and expertise. NGOs can identify the inefficient members of the group and impart proper training to them in order to make them competent. For this purpose, short term training programmes can be arranged at the panchayat level.
- Frequent awareness camps can be organised by the Rural Development department authorities to create awareness about the different schemes of assistance available to the participants in the SHGs.
- Lastly, arrangements may be made by the financial institutions for providing adequate financial assistance to the SHGs strictly on the basis of their actual performance without any discrimination of caste, politics etc. In the emerging changes in the values and attitudes of the members of the SHGs is a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. The socio-economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities.
- It is a process which ultimately leads to self-fulfillment of each member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with a meaningful strategic direction.

CONCLUSION
It is concludes that the present article paper, the success of SHGs depends upon efficiency and effectiveness of groups. The government needs to focus on major problems faced by SHGs as to make their resource mobilization meaningful and economic up-liftment of members of SHGs. Major constraints faced by a majority of members are male domination, lack of economic freedom, fear of social security whereas, sometimes faced problems are dual role and no family encouragement. Administrative constraints which hindered their growth were ‘irregular visit by extension worker’, ‘the flow of credit by the govt. is not proper’ and ‘indifferent behaviour of the administrator’.

BIBLIOGRAPHY