

PROBLEMS OF WOMEN ENTREPRENEURS THROUGH SELF HELP GROUPS IN THANJAVUR DISTRICT

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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 women 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
- ❖ Lack of knowledge about government schemes
- ❖ Problem in opening SHG account
- ❖ Ignorance about activities of the SHG
- ❖ Inadequate and ill-trained staff to meet the challenges
- ❖ Inadequate support from line department
- ❖ Lack of guidance for group formation
- ❖ Lack of skill training to engage in any micro or small scale business

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

Financial Problems

Obtaining the support of bankers, managing the working capital, lack of credit resources are the problems which still remain in the males domain. Marketing and financial problems are such obstacles where even training doesn't significantly help the women. Some problems are structural in nature and beyond the control of entrepreneurs.

Heavy Competition

Many of the women enterprises have imperfect organizational set up. But they have to face severe competition from organized industries.

Lack of Management Skills or Training

Women entrepreneurs lacked management skills to a greater extent than small businesses in general, perhaps because of their lower propensity to have had previous business experience. Although difficulties in accessing business advice or support appears to be a minor rather than major problem for women entrepreneurs, a significant minority of specialist organizations felt that women are particularly disadvantaged in this respect. Difficulties with language caused problems for their clients or members, with five feeling that women faced specific difficulties in this respect.

Low risk bearing ability

This is so because right from the childhood, her parents take decision for her and after marriage her husband takes over. She is protected throughout and thus risk bearing ability gets reduced.

Social recognition

Society does not give due recognition to women entrepreneurs. They are looked down as small and weak. On account of the above mentioned reasons, the enterprises of women face several problems in finance, marketing and expansion, etc.

Lack of education

Women lower rate of literacy. Nearly 60% of the women are illiterate in India, because of which they are not aware of the latest developments that have taken place in technology. Low level of education results in low achievement motivation amongst women Entrepreneurs.

SUGGESTIONS TO MINIMIZE THE PROBLEMS FACED BY SHGs:

The following suggestions are offered to minimize the above mentioned issues of SHGs:

- 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 can 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.
- Special schemes should be implemented whereby women can get bank loans at decent conditions
- There are special entrepreneurial development programmes for women with a view to encourage them to enter industry.
- 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.
- Development of management and production capabilities.
- 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 and so on.

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'.

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